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ABSTRACT

The rapid impoverishment of women and their children has serious implications for the American family and for the nation. This report includes testimony before the Illinois Commission on the Status of Women from national and state representatives of women's organizations, social services agencies, advocacy groups, and civil rights organizations. A summary of the results of these groups' research includes statistics describing the trend toward the feminization of poverty, a discussion of the causes of women's poverty (which are fundamentally different from those associated with men's poverty), and a description of the effects of this poverty in terms of the physical and psychological health of both women and children. Next presented are recommendations of the commission for reducing the number of women who descend into poverty and strategies to implement these recommendations. Specifically, recommendations concern increasing the availability of adequate and affordable child care, enforcing child support orders, including education aimed at self-sufficiency in programs that assist women, increasing primary sector employment and training for women, ensuring equal access to society's benefits, and improving public assistance programs. Lengthy appendices include all oral and written testimony. (CB)

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Women and Their Children: Descent into Poverty

A report by the Illinois Commission on the Status of Women, based on its February 23, 1984, hearing

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June 1984

To the readers of this report:

The frightening prediction that the entire poverty population may soon consist solely of women and their children was addressed by the Commission on the Status of Women at a February 23, 1984, hearing in Chicago. The rapid impoverishment of women and their children has serious implications for the American family and for the nation. As a group, poor women lack a viable political voice and may lack the means to achieve basic survival.

We heard testimony from national and state representatives of women's organizations, social services agencies, advocacy groups and civil rights organizations. The results of their thorough research and their suggestions for action are compiled in this report. Female poverty is different from male poverty; women's poverty has different causes and requires different solutions.

It is our hope that this report, with its recommendations and strategies for implementation, will be used to help stem the acceleration of women into poverty. We believe this society must take immediate steps to provide adequate housing, child care, health care, nutrition, employment and education to women and their children. Failure to act would weaken the fabric of our survival as a free nation and our role as model to the rest of the world.

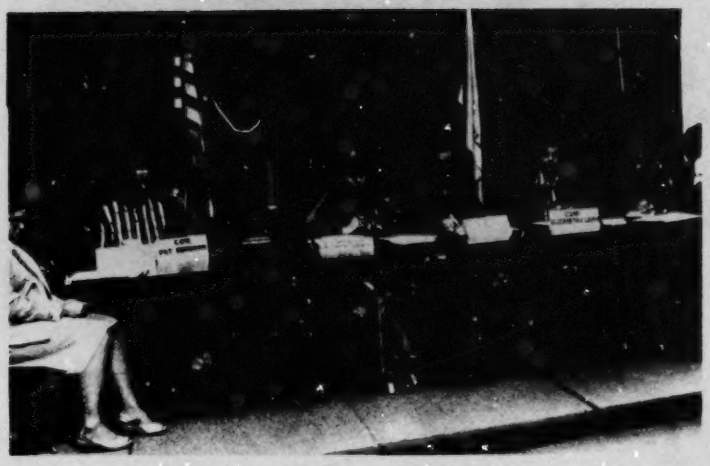
We cannot ignore the problem. We must not exacerbate it by asking greater sacrifices of women and children in terms of budget and program cuts. We need your help to restore a decent standard of living for everyone in this country, to restore hope and dignity for all. We appreciate your concern and thank you for your support for women and their children.

Sincerely,

Barbara Flynn Currie

Representative Barbara Flynn Currie
Commission Chairwoman

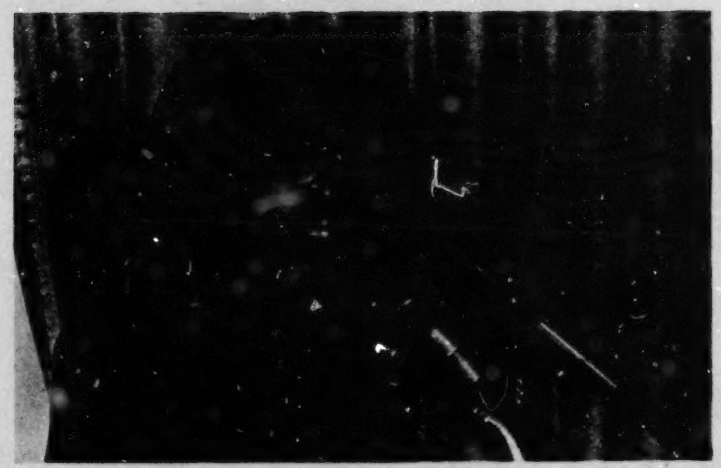
EXCERPTS



Representative Barbara Flynn Currie
(third from left)

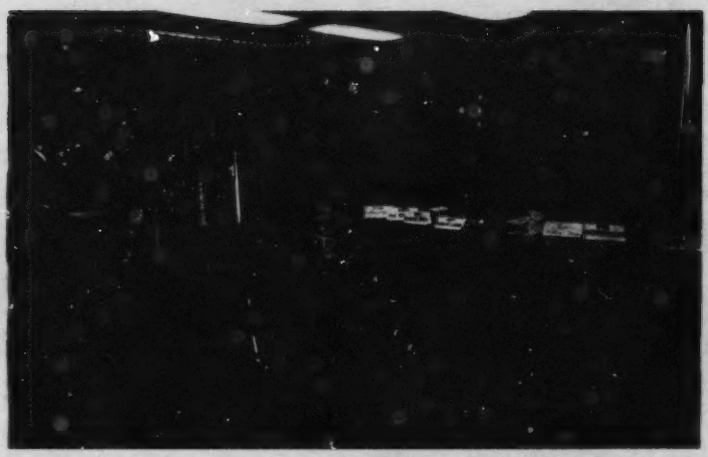
We have documentation from many respected academic and other organizations — The National Advisory Council on Economic Opportunity, The U.S. Commission on Civil Rights, the U.S. Census Bureau — that the plight of women has not substantially improved over the last 40 years.

. . . the already massive and convincing evidence (is that) poverty is indeed a woman's problem in 1984; and that in Chicago, it is truly a black woman's problem.



Helene Colvin-Wallace

The feminization of poverty is much more than a catchy phrase — it's an all too real fact. Perhaps the only consolation is that the first step to solving any problem is to admit that we have one.



Gregory Coler

Dr. Diana M. Pearce

Women's poverty is fundamentally different from that experienced by men.

Dr. Shirley M. Buttrick

Child support orders are neither of sufficient magnitude nor regularity, and subsidized day care is not readily available.

Women are still paid only about 60¢ for every one dollar paid to men working full time, and because of sex discrimination, women are still locked into the low-paying wage ghetto.

Judy Goldsmith

If women were paid equitably, approximately half of the families which are now poor would no longer be poor.

Phoebe S. Telser

Linda P. Miller

Families headed by young mothers are seven times as likely as other families to be below the poverty level.

Jean Patterson Boone

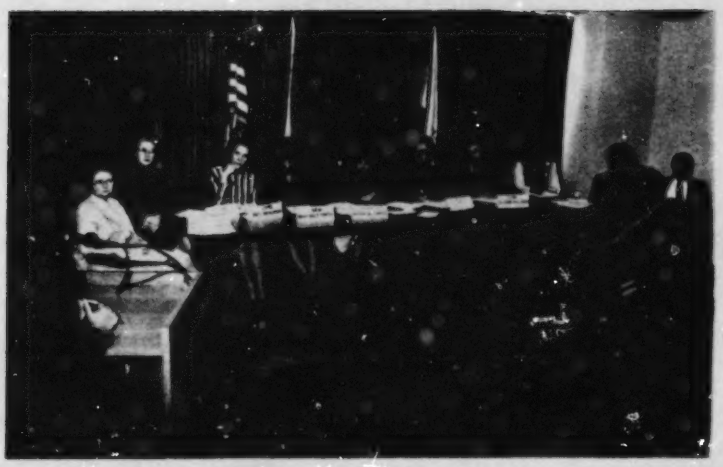
Nearly every program that provides for poor families and children, or lends a helping hand to families on the edge of poverty who are trying to avoid complete dependency, has been substantially cut.

Despite advances women have made over the past twenty years, many barriers remain to full economic equality. The problems are compounded when we talk about Hispanic women.

Virginia Martinez

We set up perverse choices and then have an unwillingness to face reality as to why people are disadvantaged.

Representative Woods Bowman



Hearing panel, from left to right: Jane Stricklin, staff member, Conference of Women Legislators; Sister Candida Lund, Commissioner; Patricia Bergman, Commissioner; Senator Margaret Smith, Commissioner; Representative Barbara Flynn Currie, Commission Chairwoman; Representative Suzanne Duechler; Elizabeth Clarke, Commissioner; Representative Shirley Markette; Judith Kohler, Commission Executive Director; Representative Woods Bowman, Commissioner.

Photo credits: Sydney Harris

SUMMARY

TRENDS

Women have always experienced more poverty than men. The term "feminization of poverty" describes a complex set of circumstances which relates to the acceleration of women into poverty. In the last twenty years, female-headed households have increased from 36% to about 50% of all poor families (26.8% of all households are headed by females). The National Advisory Council on Economic Opportunities predicted in its report *Critical Choices for the 1980s* that, "All other things being equal, if the proportion of the poor who are in female-headed families were to increase at the same rate as it did for 1967 to 1977, the poverty population would be composed solely of women and their children by about the year 2000." During the 1970s, there was an average net increase, each year, of 100,000 poor families headed by women, and between 1980 and 1982 another 462,000 female-headed families became poor.

The poverty rate for all female householders in 1981 was more than three times that for male householders and more than five times that for husband-wife families. While poverty among families headed by white males decreased 51% from 1960 to 1981, the number of people in poor families headed by women increased 54%. The relative economic status of families headed by women alone has declined, with the average income of female-headed families falling from 51% to 46% of that of the average male-headed family. Once the female-maintained family becomes poor, it is more likely to remain poor — ten times more likely by one study.

For minority female-headed households, the poverty rates are worse: 68% for blacks, 67% for Hispanics compared to 43% for whites (1981 data). According to the March 1983 Census Bureau figures:

- children are 27% of the population; nearly 40% of the poor
- 47.3% of all black children are poor
- 56% of the children living in female-headed households are poor
- children who live with their mothers only are more than four times as likely to be poor as children in two parent families
- a black family is more than three times as likely to be poor as a white family
- the poorest of these poor are black children in female-headed households; 70% of minority children living in female-headed households are poor
- children are the poorest age group in America; there are 13.5 million poor children in America; 3.1 million children or 3,000 a day have fallen into poverty since 1979; this represents the sharpest increase in child poverty since poverty statistics have been documented
- the poverty rate for the general population is 15%, the highest level since 1965.

Current trends show that 85% of American women can expect to support themselves and their children alone at some time during their lives. Despite a decline in births nationally, the number of children living in female-headed households increased by 8% during the 1970s. One-third of all the children born in 1980 will spend some of their first eighteen years living on public assistance — more than four times the rate in 1940. The one thing that all women share these days is their vulnerability to poverty, and it is important to recognize that most of the women who find themselves in poverty are there through no fault of their own. Sometimes a husband dies and there is no widow's pension; sometimes the children's father deserts them and the child support they need never comes; sometimes women are stuck in low-paying jobs and can't make enough to support their children.

Thus, the decade of the '70s was characterized by more of the poor being women, and more women, especially those heading families with minor children, becoming poor. The startling fact is that of every three families formed headed by a woman alone, one will go into poverty.

CAUSES

The causes of women's poverty can be categorized into two concepts: 1) Women's poverty is fundamentally different from that experienced by men. 2) Women are subjected to programs designed for poor men (built

on a Male Pauper Model) which are not only inadequate and inappropriate for women, but worse, often lock them into a life of poverty.

Although women are poor for some of the same reasons that men are poor — they live in an economically depressed area, they lack necessary skills and education — much of women's poverty is due to causes that are basically female: 1) women are disadvantaged in the labor market, and 2) they often must support their children on their own. Postwar prosperity and expanded social security programs substantially reduced the poverty of the working poor and some high risk groups such as the aged, but this did not happen for women maintaining families alone. There has been a dramatic increase in the numbers of these families as a result of the rising rate of divorces and out-of-wedlock births.

Lack of child support

Young mothers with young children make up the bulk of single-parent families which are caused mainly by divorce: 69% of single-parent families are a result of divorce/separation; 17.3% result from out-of-wedlock births. Although the teenage birthrate has been declining, the incidence of out-of-wedlock births among teenagers has been increasing. In 1978, over 50% of all teen births were to unmarried teenagers compared to 17% in 1960. This is a critical problem: it may cost the young mother her education and future prospects; it may cost her child the chance to grow up in a stable and independent family; it will cost the state and local government a great deal of money. Families headed by young mothers are seven times more likely than others to live in poverty. However, it should be noted that the increasing numbers of families headed by women alone is also a result of the fact that most women get married today (94% by 65), and most ever married women have children (only 6% are childless by their 40s compared to 20% in 1950). Thus, more women are mothers and are raising children on their own.

Women often carry the economic and emotional burdens of rearing their children. Usually when a couple breaks up, the woman becomes a single parent and the man becomes single. A year after divorce, studies show, a woman's standard of living plunges 73% while a man's actually rises an average of 42%. The rising rate of family breakups means that one of every three white children and two of three black children born after marriage will experience the breakup of the marriage by age sixteen. Most of these children will live with their mothers in a fatherless home for at least five years. Adequate amounts of child support awards and collection of child support are critical for these families. In 1981, only 43% of absent fathers paid child support, and only about half of those paid the full amount. (A full 80% of the fathers in Illinois who have been ordered to pay child support are delinquent in those payments.) The amount of child support is small, averaging $2100 annually per family (not per child) and, according to one study, averaged less than the father's car payments. Payments have not kept up with inflation and, in the last three years, the real value of the average payment in constant, inflation-adjusted dollars, fell 16%.

Disadvantaged in the labor market

A job has not been the way out of poverty for women because children themselves are a source of poverty and women are mostly in jobs that do not pay enough to support themselves and their children. Women are pushed into the low-paying jobs and have little opportunity to become self-sufficient. The average woman earns about 59% of what the average male earns in full-time, year-round work. In 1980, the average woman college graduate earned less than the average male high school graduate. In 1982, 46% of all working women were employed in just four, low-paying job categories: clerical, sales, waitressing and hairdressing. Women make up 80% of all clericals in this country, only 32% of the managers and administrators, and a mere 8% of the skilled trades workers. Women are shunted into jobs predominantly held by women and then paid less because those jobs are held by women. If women were paid equitably, approximately half of the families which are now poor would no longer be poor. Even in the same jobs, women's wages lag significantly behind those of their male counterparts.

Other barriers that women encounter in the labor market, besides pay inequity and occupational segregation, are: greater difficulty in obtaining regular, full-time year-round work; fewer fringe benefits; lack of child care or inability to pay for child care; stereotyping of a woman's role. Thus, it is no surprise that while only 5% of families with a working male householder are in poverty, almost 25% of families headed by a working woman have incomes below the poverty level.

Failure of back-up systems

When the institution of marriage and the labor market fail to provide women and their children with adequate financial support, back-up systems need to be relied on. For example, for labor market failures there is unemployment compensation; for marriage failures there are income transfer programs, either private (child support, alimony) or public (welfare). Yet, these systems are not equally accessible to women, nor do they provide adequate income. In reality, these two systems parallel the job system and result in a "Dual Welfare" system. The labor market consists of primary and secondary sectors, separated by barriers which are difficult to cross. Men generally hold the jobs in the primary job system and women are concentrated in the secondary system. Primary sector jobs have relatively high pay, good fringe benefits, better working conditions and greater security. When these jobs are lost, workers are likely to receive financial support through unemployment compensation, disability benefits, and/or private or union supplementary payments. Thus, workers are supported during their search for a new job.

In contrast, workers in the secondary sector receive relatively low wages, little or no security, and few fringe benefits. When these workers lose their jobs, which happens relatively more frequently and unpredictably than in the primary sector, they often are ineligible for unemployment compensation. Workers in this situation must turn to welfare. Welfare or AFDC has become the poor woman's unemployment compensation.

Ninety percent of welfare mothers have worked, many of them recently; women who turn to welfare do so only after both the labor market and the marriage institution have failed to provide income adequate to support their families. While 82% of the recipients of primary benefits are white males, only 2% are black women. Conversely, women are 60% of secondary recipients. This results in a great difference in the incidence of poverty between the two sectors. While only 5% of those families whose heads are receiving primary sector benefits have poverty level incomes, two-thirds of families whose heads receive secondary sector benefits are in poverty. Women, particulary minority women, disproportionately experience the impoverishing consequences of the dual welfare system.

Because the welfare programs are based on the Male Pauper Model (poverty stems from lack of income, jobs provide income, get a job), they are not effective in dealing with women's poverty and may even reinforce women's poverty. As discussed earlier, women's experience in the labor market is vastly different than men's, and getting a job is not necessarily synonymous with moving out of poverty for women. Even in the welfare programs aimed at reducing welfare dependency — job training/placement — men benefit more than women. For example, men are only 10% of adult welfare recipients but 26% of WIN registrants and 33% of those who receive regular, unsubsidized jobs. In 1978, WIN-placed women averaged wages of $2.97, compared to $4.01 for men. Only 5% of the women got wages of $5 per hour compared to 20% of the men. When support services such as child care are involved, the issue is summarily dealt with by excluding AFDC mothers from participation if their children are under six.

Thus, the Male Pauper Model is ineffective in helping women since it pushes women into the labor market without accounting for the disadvantaged status of women workers and their burden of childrearing. Hassling and harassing welfare mothers to go to work when they cannot earn enough to support themselves and their families will only result in discouragement and despair for them. All of these factors must be recognized in any attempts to create innovative solutions to women's poverty.

EFFECTS

The effects of women's poverty are well documented. Inadequate income means homelessness, malnutrition, high infant mortality, more serious and debilitating diseases and illnesses, and hunger; it also means psychological stress, fear, low or no self-esteem, and potential neglect and abuse of children. While the need for more adequate income supports has been studied, documented, and publicized, the problem remains, or worse, has been exacerbated. In Illinois, the cost of living has gone up 95% since 1974, yet welfare payments have increased only 15%. Indeed, the AFDC benefit level is 40-60% lower than the state standard of need! For example, in 1984 the Department of Public Aid estimated that a family of three needs $632 per month to meet subsistence needs. Yet, the Department provides only a maximum of $302 in cash, which is less than 50% of the needs standard. Even if the family receives the average allotment of food stamps ($172), the amount of assistance ($472) still falls far short of the state's standard of need. (It is also interesting to note that public support is more generous toward children in two-parent foster homes than in their own single-parent

homes. In 1982 the average foster child payment was $197 per month, while the average payment for an additional AFDC child was $49 per month.)

The welfare mother and her children receive a double whammy. At the same time public assistance payments are not keeping up with inflation, the federal government has made its severest cuts in the human needs programs: since FY 1981 — 13% reduction in AFDC; 65% reduction in new spending for low-income housing; $4 billion in Medicaid; $7 billion in food stamps; and loss of services to 130,000 WIC participants in 1983. Spending reductions in FY 1983 income-support programs fell disproportionately on the poor: 71% of the cuts fell to households with incomes under $10,000. The net change in income for these households from benefit reductions and tax cuts resulted in an average *loss* of $240 for 1983. In comparison, households earning over $80,000 stand to *gain* an average of $15,130. Nearly every program that provides for poor families, or lends a helping hand to those on the edge of poverty who are trying to avoid complete dependency, has been cut substantially.

ACTION NEEDED

If we are to prevent long-term economic dependency, we must take immediate action. If we are to eliminate the causes of the feminization of poverty and eradicate its consequences, we need to take a variety of approaches. If we are to truly acknowledge that children are our most precious resource, we must keep this issue — the feminization of poverty — on the top of our agenda. If we are to have pride in our country as the land of opportunity and a decent standard of living, we must work to ensure it for everyone. If we are to set a positive course for the generations to come, we must avoid political rhetoric and accusations and embark upon the task at hand. We must value the work women do, unpaid as well as paid, and provide real choices for women.

With this in mind, the Illinois Commission on the Status of Women submits the following recommendations.

Recommendations and Strategies

*CHILD CARE: THAT ADEQUATE, AFFORDABLE CHILD CARE BE AVAILABLE TO ALL WHO NEED IT.

*The Department of Children and Family Services should conduct an assessment of child care needs generally so that state policy on child care services can be based on accurate data on the number of children receiving care and those going without care.

State reimbursement for child care slots should be increased to reflect the rising costs of such care and to provide better pay for child care providers.

Priority should be given to creating more child care programs for infants and toddlers.

The state should subsidize or provide stipends to home day care providers who deliver service to poverty level families and more training programs should be established for these providers.

Child care should be provided not only for employed parents and parents in job training, but for children for whom the Department of Children and Family Services has recommended as needing protective service.

Emphasis should be given to creating bilingual/bicultural child care programs.

The "Catch 22" situation requiring parents to be employed before receiving child care (yet those parents are unable to find a job unless they have child care) should be eliminated.

Child care slots should immediately be increased to address the current severe shortage.

Income guidelines for child care subsidies should be more flexible so that parents who receive small wage increases are not penalized by losing their subsidy.

The sliding scale for the federal Dependent Care Tax Credit should be expanded to 50% for families earning $10,000 or less and a balance between the credit and the taxes owed should be refundable.

*CHILD SUPPORT: THAT CHILD SUPPORT ORDERS BE OF SUFFICIENT MAGNITUDE AND VIGOROUSLY ENFORCED.

*Legislation providing for mandatory child support collection and enforcement should be supported.

Due recognition should be accorded visitation rights.

Legislation should be enacted mandating effective tracking methods of delinquent payors, whether they are in or out of the state.

The Income Withholding Law should be expanded to collect child support from parents who are self-employed.

Paternity legislation should be supported which: 1) lengthens the two-year statute of limitations which has been declared unconstitutional; 2) establishes a consent procedure by means of registering paternity non-judicata; and 3) mandates uniformity in ordering blood tests and providing for admission of blood test evidence.

Child support legislation should include provisions for the payment of medical bills through medical insurance which the payor may have through his employment.

An adequate minimum child support standard should be established.

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*Previously approved by the Commission

EDUCATION: THAT PROGRAMS TO ASSIST WOMEN AND CHILDREN INCLUDE EDUCATION AIMED AT SELF IMPROVEMENT AND ATTAINMENT OF SELF-SUFFICIENCY.

*A coordinated set of services including prenatal and infant care, family planning, educational and vocational counseling, job training, child care and emotional support for adolescents who are parents or who are likely to become parents should be supported. (Parents Too Soon and the Caucus on Teen Pregnancy are examples.)

Child care should be provided for teenage mothers so they can continue their education.

Programs that try to reach teens through "peer to peer" efforts should be encouraged.

The Department of Human Rights and the State Board of Education should coordinate an effort to teach students their civil rights.

*Sex stereotyping in education should be eliminated.

***EMPLOYMENT AND TRAINING: THAT IMPEDIMENTS TO PRIMARY SECTOR EMPLOYMENT FOR WOMEN BE REMOVED.**

Support should be given to federal job training and job creation programs, including the public service jobs which have traditionally benefited women and minorities.

*Support services for job training programs should be expanded, i.e., transportation, child care.

*Women and minorities should be assured equal access to and opportunity in the administration and training programs of the Job Training Partnership Act.

Job training programs should address the need for adequate income and the availability of jobs.

The Department of Public Aid and other appropriate agencies should assist their clients in finding and responsibly holding a job.

*Flexible scheduling of employee work hours should be encouraged in both the private and public sectors.

*The state and federal government agencies responsible for the enforcement of civil rights should provide stricter monitoring and enforcement of equal employment opportunity and affirmative action.

The Department of Human Rights should increase its effectiveness in eradicating sex discrimination in employment by: 1) making systemic discrimination charges an agency priority; 2) periodically reviewing each contractor's equal employment opportunity performance and taking action to revoke state contracts when companies refuse to correct discriminatory employment policies; 3) investigating and working to resolve any pay equity charges.

*Programs for displaced homemakers should continue to be a state priority and receive adequate funding.

*Efforts to achieve pay equity (equal pay for work of equal value) should be supported.

***GENERAL: THAT BARRIERS TO WOMEN'S ACCESS TO SOCIETY'S BENEFITS BE ELIMINATED.**

State policy makers should recognize that women are primary wage earners and develop policies responsive to this.

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*Previously approved by the Commission

*Dependent group health insurance should be extended for five years following the death or divorce of a spouse.

*Legislation should be supported which recognizes the value of women's unpaid labor in the home and provides for an equal sharing of the marital resources.

*The Equal Rights Amendment should be ratified.

Consideration should be given to increasing the tax deduction for dependents of lower income families.

The government's data collection activities on civil rights, equal employment opportunity, affirmative action and poverty should be strengthened.

Economic opportunities and service assistance should be expanded for the elderly.

New kinds of innovative single-parent-oriented housing should be encouraged.

Communities should be encouraged to make a conscious choice to accept some responsibility for adolescent sexuality, either by accepting the school as a natural education point, or by ensuring that programs designed to take place outside the school — in families, churches, PTAs — are encouraged and given whatever resources ar available.

Communities should be encouraged to become responsive to the needs of their poor.

WELFARE: THAT PUBLIC ASSISTANCE PROGRAMS MEET THE STATE STANDARD OF NEED TO MAINTAIN THE FAMILY UNIT.

Block grant funds should be targeted to the needs of the poor.

A fair and adequate income assistance bill should be enacted raising all current Illinois income assistance program grants to Illinois's own standard of need levels.

The AFDC-U program should be strengthened in Illinois and opened to more families by expanding the eligibility formula and reducing the two year requirement of consecutive work within a 5 ½ year period to one year of consecutive work.

Transition supports (child care, transportation, etc.) for individuals moving from welfare to employment should be kept in place until the individual is in the primary job market.

Income disregards should be reinstituted to assist those moving from welfare or poverty level to employment.

The Department of Public Aid should set up a tracking system to see what happens to those families dropped from the welfare rolls.

Funds should be provided for emergency food and shelter.

Medical checkups should be available each year for adults and children living in poverty.

Encouragement should be given to those not in job training programs to participate in their children's school and day care activities and in community service and neighborhood improvement projects. These projects should not be confused with training for job readiness, but should be seen as valuable service components for which incentives and bonuses (paying off the grant) are given for this "helpfare."

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*Previously approved by the Commission

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Dr. Diana M. Pearce
Director of Research
Center for National Policy Review
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What is the "feminization of poverty"?

Whether as widows, divorcees, or unmarried mothers, women have always experienced more poverty than have men. But in the last two decades families headed by women alone have increased from 36% to about *half* of all poor families. During the '70s there was an average net increase, each year, of 100,000 poor families headed by women alone. Between 1980 and 1982, another 462,000 families headed by women became poor. That is the feminization of poverty.

The relative economic status of families headed by women alone has also declined, with average income of women-headed families falling from 51% to 46% of that of the average male-headed family. Once poor, the woman-maintained family is more likely to stay poor, ten times more likely by one estimate. That is the feminization of poverty.

The trends described above are even more true within the minority community. Particularly in the '70s, the black community experienced a shift in the burden of poverty from two-parent families to families maintained by women alone, so that now about three-fourths of poor black families are maintained by women alone. Because of the longstanding minority experience of greater poverty, economic opportunities of black and Hispanic women are even more dismal than those of majority women, so that this shift has increased minority poverty and exacerbated racial inequality. That is the feminization of poverty.

Demographic and economic trends have contributed to this phenomenon. Postwar prosperity and expanded social security programs substantially reduced the poverty of the working poor and some high risk groups, such as the aged. This not only did not happen for women maintaining families alone, but there has been a dramatic increase in the numbers of these families. Most people are aware of increasing divorce rates, and increasing numbers of children born out of wedlock, but the increasing numbers of families headed by women alone is also a result of the fact that most women get married today (94% by age 65), and most ever married women have children (only 6% are childless by their 40s, compared to 20% in 1950). In short, more of us women are mothers, and fewer of us do so with a mate. And of every three families formed headed by a woman alone, one will go into poverty. That is the feminization of poverty.

Now, WHY the "feminization of poverty"?

The answer lies in the following:

I. Women's poverty is fundamentally different from that experienced by men.

II. Women are subjected to programs designed for poor men, i.e., built on a Male Pauper Model. Poor women find these programs not only inadequate and inappropriate, but worse, that such programs lock them into a life of poverty.

I. WOMEN'S POVERTY IS FUNDAMENTALLY DIFFERENT FROM THAT EXPERIENCED BY MOST MEN

While many women are poor for some of the same reasons that men are poor — they live in a job poor area, they lack the necessary skills or education — much of women's poverty is due to two causes that are basically female:

A. Women are disadvantaged in the labor market

B. Women often must support their children and/or pay for child care, mostly, if not totally on their own.

A. Women in the Labor Market

The nature of the disadvantaged position of women in the labor market is well-known: the average woman still — this has not essentially changed in four decades — earns about 59% of what the average male earns (full-time workers). In 1980, the average woman college graduate, working full-time, year-round, earned less than the average male high school dropout. There is, of course, great variation: black women in North Carolina, for example, earn 40% of the wages of their male counterparts, while young women lawyers have starting salaries that are over 80% of young male lawyers.

Equally important, but less well-known is another aspect of women's disadvantage in the labor market: more women than men are unable to obtain regular, full-time, year-round work. Many women, especially mothers seeking to support their households on their earnings, encounter serious obstacles to full participation: inadequate, unavailable, or unaffordable day care; discrimination based on assumptions about working mothers; unavailability of full-time work (or conversely, only part-time or seasonal work is open) and so forth. As a result, only about a third of women maintaining households alone are full-time, year-round workers, compared to two-thirds of male householders (including both men maintaining households alone and men in married couples). The proportion of minority women householders who work full-time, year-round, who are still nonetheless poor is as high as the proportion of white male householders who do not work at all who are poor.

Because of the higher poverty rates for women associated with each level of participation in the labor market, and because fewer women household heads participate fully, having a job is a much less certain route out of poverty for women than for men. Altogether, about 5% of families with a working male householder are in poverty, while almost one-fourth of families headed by working women have incomes below the poverty level.

B. Women and Children

Women often bear the economic as well as the emotional burden of rearing their child/children. When a couple with children breaks up, frequently the man becomes single, while the woman becomes a single parent. The poverty rate for households with children has always been greater than that of households that do not have children, and the difference has always been greater for women-headed households. That gap is increasing: 43% of households maintained by women alone that have children in them are in poverty, compared to 8% of households maintained by men that have children in them.

This differential is in part a product of the fact that many families never receive some or all of the support due them from the absent father: in 1981, only 43% of absent fathers paid child support, and only about half of those paid the full amount. The amounts paid are small as well, averaging only $2100 annually per family (not per child), at a time when average family income is well over $20,000 per year (and according to one study, averaged less than the father's car payment). To make matters worse, payments have not kept up with inflation; in the last three years the real value of the average payment in constant, inflation-adjusted dollars, fell 16%.

Public support of dependent children is even more appalling. Using as a standard the amount of money paid a foster mother, we can see that we have always been more generous towards children in two-parent foster homes than in their own single parent homes. Over the last eight years, however, that ratio has gotten worse, and now instead of the foster parent getting three times what the AFDC parent gets, she/they get four times. In 1982, the average foster child payment was $197, while the average "extra" payment for an additional AFDC child was $49 per month.

II. THE DUAL WELFARE SYSTEM AND WOMEN'S POVERTY

The failures of the institutions of marriage and the labor market to provide women and their families with adequate financial support are supposed to be met by back-up systems: for labor market failures, i.e., unemployment, there are programs for workers such as unemployment compensation; for marriage failure we have income transfer programs, either private (child support, alimony) or public (welfare programs, AFDC).

Women, and minorities do not find these two back-up systems equally accessible, nor are they equally adequate as income/support systems. In fact, these two back-up systems form the two sectors of a Dual Welfare

system, one in which women and minorities are concentrated in the less adequate secondary sector. This Dual Welfare system parallels the job system in our country described by some labor economists as a dual, or segmented, labor market consisting of primary and secondary sectors, separated by difficult-to-cross barriers.

In the primary sector, workers hold jobs with relatively high pay and good fringe benefits, better working conditions and greater security; if they should lose their jobs, they are more likely to be compensated relatively generously through unemployment compensation, and/or through other programs such as disability (at rates that aim to replace 50% of gross wages), plus any private or union supplementary benefits. While theoretically they must return to work as soon as possible, in fact the program is designed to not only support the worker (and his/her family) during unemployment, but also to enable the worker to conduct a job search that will result in re-employment in a job that will maintain his/her skills and occupational status and income.

In contrast, in the secondary sector, workers find themselves at relatively low-wage jobs with little job security and few fringe benefits. Should they lose their jobs, which happens relatively more frequently and unpredictably than in the primary sector, they often find themselves ineligible for unemployment compensation. Many women in this circumstance turn to AFDC, the "poor woman's unemployment compensation." (Ninety percent of welfare mothers have worked, many of them recently; women who turn to welfare do so only after BOTH the labor market and the marriage institution have failed to provide income adequate to support their families.) They cannot get even this help, of course, without first impoverishing themselves, by exhausting their other resources and savings. Once "on" welfare, they find it not only penurious in amount and stigmatizing, but they are pushed to leave as soon as possible, no matter how poor the new job's pay and long-term prospects, nor how inadequate the child care or difficult the transportation. The secondary welfare sector destroys not incentives but the prospect of ever working out of poverty.

Disproportionate numbers of women and minorities are found in the secondary sector. While 82% of the recipients of primary benefits are white males, only 2% are black women. Conversely, women account for 60% of secondary recipients. As one might expect, there is a great difference in the poverty incidence between the two sectors; while only about 5% of those families whose heads are receiving primary sector benefits have poverty level incomes, two-thirds of families whose heads receive secondary sector benefits are in poverty. Thus women, particularly minority women, disproportionately experience the impoverishing consequences of the dual welfare system.

Welfare and related programs for the poor, both past and present, even some designed specifically to help women, reinforce the poverty of women. This is because poor women must deal with a welfare system designed for men, in particular poor men who are able-bodied but not working. The Male Pauper Model of social welfare developed for these men was quite simple in its logic — since their poverty stemmed from a lack of income, and jobs provide income, and they lacked a job, get them jobs. Or, in harsher terms, put them to work, or force them, even if this required such harsh measures as conscription into the armed forces or incarceration in jails or workhouses. Though not all men today are blamed for their unemployed status, and those thus exonerated are not subject to this system, they instead receive primary sector benefits such as unemployment compensation.

But because of false assumptions about welfare mothers' "laziness," etc., women are subject to this Male Pauper Model. But since this system is structurally blind to the distinctive nature of women's poverty, it locks women into rather than leads them out of poverty. Even programs aimed in whole or part at poor women and/or ostensibly attack "welfare dependency," help men more than women. Some examples:

- Men account for only about 10% of adult welfare recipients, but men are 26% of WIN registrants, and a third of those who receive regular, unsubsidized jobs.
- In 1978, WIN-placed women averaged wages of $2.97, compared to $4.01 for the men, and only 5% of the women, but 20% of the men, got wages of $5.00 per hour or more.
- Half of the women receiving welfare have a child five or younger, a third have a child three or younger. But in the WIN program, need for child care exempted one from the program. Even the Supported Work dealt with the issue of the need for child care among AFDC mothers by simply excluding from participation all others with children under the age of six.

In short, when it comes to getting help from the welfare system, if you don't fit the Male Pauper Model it was built on, it is incapable of helping you. Put another way, the Male Pauper Model does not work for

women because it forces women into the labor market without recognizing either the disadvantaged status of women workers and/or the burden of childrearing (including the need for health benefits, etc. as well as child care). Ignoring these factors has, and will, doom any welfare program — no matter how "innovative" — to failure. As it now stands, though jobs, with adequate and fair recompense, are the core of the solution of women's poverty, jobs, that is the jobs that poor women can get, are also part of the problem. No matter how much welfare mothers are hassled and harassed to "go to work," yet find that they cannot earn enough to support themselves and even one child, the result will too often be discouragement and despair.

PRINCIPLES AND POLICIES

We need to develop a set of policies and programs that are grounded in the following principles and understandings:

Policies should . . .

- Value the work women do, unpaid as well as paid, as mothers, homemakers, and in the care of dependents. All mothers are working mothers. That should include recognition and reward for the time taken out of the labor force by mothers when their children are young; just as young men who contribute some of their best years in the service of their country are recognized and rewarded with VA benefits in education, housing, and health care throughout their lives, so should young women who contribute some of the best years of their lives to raising children, be recognized and supported, both then and later.

- Provide real choices for women. Not all mothers should be forced to work, any more than all mothers should be forced to stay at home. There are children, and aged parents — and handicapped of all ages with special needs — and there are mothers (and fathers too) with the special ability to provide care. At the same time it should be recognized that the small number of children per family means that infant care is and will be for the forseeable future, a relatively short time for most women. Moreover, no income support program can provide the self-sufficiency that a job, decently paid and with adequate benefits, can.

- Treat children as the precious resource that they are, as the key to our society's future. Just as we have declared that no child, because of race or poverty, should be denied equal educational opportunity, we should declare a policy that no child shall be handicapped by the marital status of his/her parent(s), in terms of equal access to health care, nutrition, educational opportunities or housing.

  Analytically, there is really only one way to accomplish this, and that is to create a single income support system. AFDC already acts as unemployment compensation for many women workers, and most mothers on it have — and would — work. Second class programs will always be inadequate, stigmatizing and rarely enabling growth or self-sufficiency. Programs for poor people (exclusively) are usually poor programs.

  Just as we recognized — almost thirty years ago — that separate is inherently unequal, today it is clear that the dual welfare system provides the same barriers to equal economic and educational opportunity for women and minorities and their children characteristic of dual school systems. We must therefore "desegregate" the dual welfare system, and create a unitary universal "safety net" for all of the poor.

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Madam Chair and Members of the Commission: The Children's Defense Fund commends you for having this hearing on women and poverty. Your invitation to us is an accurate acknowledgement that impoverished women also means impoverished children.

The Children's Defense Fund (CDF) is a national voice for children. CDF was created in 1973 to improve the lives of children and place their needs higher on our nation's public policy agenda. CDF has issued a number of reports on major problems facing large numbers of children in the areas of child welfare, child health, child mental health, child care, and education. In each instance, we have not only documented the problems, but have sought to develop a careful and responsible agenda for reform that would help redirect public policies and public funds in a more effective fashion.

First, I'd like to share with you some of the facts and figures on poverty, children, women and race. According to March 1983 Census Bureau figures:

- adult women are 38% of the population; 38% of the poor
- children are 27% of the population; nearly 40% of the poor
- almost half (47.3%) of all black children are poor
- well over half (56%) of the children living in female-headed households are poor
- children who live with their mothers only are more than four times as likely to be poor as children in two-parent families
- a black family is more than three times as likely to be poor as a white family
- the poorest of these poor are black children in female-headed households. An alarming 70% of minority children living in female-headed families are poor.
- children are the poorest age group in America. There are 13.5 million poor children in America according to the 1983 Census Bureau figures. 3.1 million children or 3,000 a day have fallen into poverty since 1979. This represents the sharpest increase in child poverty, since poverty statistics have been documented.

SOME REASONS FOR CHILDREN AND WOMEN IN POVERTY

There are several reasons why there has been an increase in the number of children and families experiencing poverty.

Unemployment

While the national employment situation is improving, more than 9.5 million are still unemployed now. However, the improvement is uneven. Of women who maintain families, one out of every nine is currently unemployed, the same rate as a year ago; half the black teenagers in the labor force are unemployed, actually slightly higher than a year ago.

In addition, the most vulnerable groups (female heads-of-households, minorities, and teenagers) were also those who lost their jobs permanently (because of plant shutdowns, terminations, etc.) rather than temporary layoffs. Among workers who lost jobs, two out of every three female workers lost theirs permanently, and three out of every four black workers lost theirs permanently. While most teenagers during this recession simply couldn't find jobs to begin with, among those who did lose jobs, three-quarters have lost them permanently.

Federal Budget Cuts

Federal decisions — both Congressional and Presidential — have made life much harder for the poor to climb out of poverty, or those living on the economic margin to keep from falling into deeper poverty.

Two reports by the nonpartisan Congressional Budget Office illustrate the latter point. In fiscal 1983, spending reduction in income-support programs fell disproportionately on the poor: 71% of the cuts fell to households with incomes under $10,000. The net change in income for these households from benefit reductions and tax cuts resulted in an average *loss* of $240 for 1983. In comparison, households earning over $80,000 stand to *gain* an average of $15,130.

Nearly every program that provides for poor families and children, or lends a helping hand to families on the edge of poverty who are trying to avoid complete dependency has been substantially cut:

- As of February 1983, there were slightly under 3.7 million families on *AFDC*, almost all of them headed by women. Of the 10.7 million recipients, over two-thirds are children. More than half of these children are eight years old or younger — the "welfare cheats" we talk about. The typical AFDC family consists of a mother and one or two children; over 80% of AFDC families have only one or two children. Because of changes enacted in 1981, some 750,000 families lost AFDC. These were primarily the working poor. From fiscal 1982 through fiscal 1985, almost $4.8 billion dollars will have been cut from AFDC. All of these cuts are reductions in benefits or losses of benefits, *not* administrative savings.

- The Food Stamp program is also a children's program; 55% of its recipients are children. It will have been cut by $7.0 billion over the 1982-1985 period. Every recipient has lost benefits as a result of these cuts. Child Nutrition, which includes the School Lunch Program, the School Breakfast Program, and the Child Care Food Program, has been cut by $5.2 billion, almost 30%. More than 3 million children have been dropped from School Lunch; 1.1 million of these children are from poor and near-poor families. Some 900,000 children, 70% of them poor or near-poor, have been dropped from School Breakfast.

- Medicaid is the primary health care program for children. In FY 1981, 10.5 million children and youth were Medicaid recipients. These children and youth make up 43.4% of Medicaid users. However, about $4 billion will have been cut from Medicaid between FY 1982 and 1985. Medicaid data reveal that a smaller proportion of children living in poverty are being covered by Medicaid. The rate of Medicaid recipients per 100 poor children is now lower than it was when the program was just being implemented (1982). In addition, the proportion of Medicaid dollars being spent on children is declining — from 13.3% in FY 1981 to 11.9% in FY 1982.

Rise in the Female-Headed, Single-Parent Family

Between 1970 and 1982, there was a 68.2% increase in the number of female-headed families.

The increase in single-parent, especially female-headed, families is a result of an increase in divorce and in out-of-wedlock births, rather than from widowhood which was once the major cause. Widows tend to be older than they were in the past, and their children are already grown. Young mothers with young children make up the bulk of single-parent families. The major cause is divorce.

- 69% of single-parent families are a result of divorce/separation.
- 17.3% result from out-of-wedlock births.

Low Wages for Women

A major cause of poverty for *working* women is that they continue to earn only 59% of what men earn, and are concentrated in only a few job levels — usually the lowest ones. In 1981, the median income for all families was $22,388; for female-headed families it was $[illegible]960 (male-headed families make about $17,000 or $18,000).

Lack of Affordable Child Care

Another problem for all families, but particularly single-parent families, is the lack of affordable child care so they can work or get trained. In 1982, 62.7% of children living in female-headed families had mothers in the labor force.

The supply of affordable child care lags so far behind the need. As many as 6 to 7 million children 13 years old and under may go without care for significant parts of each day. As more parents of young children work, child care needs will become even more of a problem, compounded by the decreasing availability of informal dependent care arrangements.

The need for infant care is steadily climbing. At the other end of the spectrum, the lack of after-school programs and funding for low-income children leave millions of children as young as six spending up to four hours a day in empty homes or in school yards. Child care for sick children or for parents who work night shifts is almost nonexistent.

Lower-income families are at a particular disadvantage. The United States has always had a patchwork child care system to help meet their needs. Since 1981, it has been rapidly unraveling. In Fiscal Year 1982, the Title XX Social Services Block Grant, the largest source of direct support for child care, had its funding reduced from $3.1 billion to $2.4 billion, a 21% cut. The Child Care Food Program was cut by 30%. The amount of child care costs that families can be compensated for under the Aid to Families with Dependent Children (AFDC) program is limited.

The largest federal care program, the Dependent Care Tax Credit, does not offer significant help to lower-income families. Only 7% of families using the credit earn under $10,000. Although Congress enacted a sliding scale in 1981 beginning at 30% of dependent care expenses for families earning $10,000 or less, it has not passed further improvements that would expand the sliding scale to 50% and make the credit refundable which would better target the credit to lower-income families.

Since 1981, 31 states have severely diminished child care support for mothers enrolled in training programs or stiffened eligibility criteria so that subsidized child care is no longer available or too costly for lower-income working families.

The results of the cutbacks in child care for women who are struggling to improve their family's situation through employment or training are painful. Children are being left alone or have been switched to less familiar, and often less supportive, child care arrangements. Older children stay home from school to care for younger siblings.

Even before 1981, families earning little more than poverty-level wage were not eligible for child care assistance in many states.

Inflexible income guidelines regarding who can receive child care penalize parents who experience small wage increases. Mothers refuse promotions because even a minimal pay increase can lead to the loss of a $2,500 a year child care subsidy.

Although many families using child care are headed by single women, short-sighted policies limit child care for mothers enrolled in school or training programs, denying them the opportunity to gain the skills necessary to move out of poverty.

Low reimbursement rates for child care plague the system and constrain the quality of care that can be offered. Child care providers have always subsidized care through their own inadequate wages. Two out of three center-based caregivers earn wages below the poverty level. Family day care providers earn even less — 87% earn below the minimum wage; 94% have earnings below the poverty level.

The private sector can make an important contribution toward helping families meet their child care needs but will never be able to alleviate the need for direct public support for child care. Employer supported child care is growing slowly. To date, approximately 600 employers are providing some type of child care assistance, which can range from an on-site center to a noon-time seminar on parenting. At least half of these employers are hospitals, which view child care as a benefit to help recruit nurses.

Lack of Child Support

Households headed by single parents because of divorce receive little financial assistance.

According to a University of Michigan report, family breakup rates in the late 1970s mean that one of every three white children and two of three black children born after marriage will experience the breakup of the marriage by age sixteen. Most children will live with their mothers in a fatherless home for at least five years. Even if the mother remarries, one third of white children and one-half of black children whose mothers remarry will experience a second break-up before they reach adulthood.

Divorce is emotionally disruptive. It is also an economic hardship. Alimony is now mostly awarded on a temporary basis, primarily to help the wife get a job. Mothers often do not receive child support.

In 1982, only 69% of white women and 34% of black women who had minor children from an absent father had been awarded or had an agreement to receive support payments. In 1981 only 75% of divorced or separated women due child support actually received any and the average payment for the year was $2300. (Michigan study) Only about half of payments are ever made in full. And for women whose marriages have been ended for several years the payment rate is lower. Collecting delinquent payment is expensive, time consuming, and difficult. And while it is important to enforce child support obligations, child support can never be a substitute for basic income.

Children Having Children

In 1980, there were a million pregnancies to women under the age of twenty. Forty percent of the girls who are now fourteen years of age will become pregnant at some time before they are twenty years old.

However, *the overall adolescent birth rate has declined in* recent years from the 1950s' levels, and is about the same as it was for women born in the 1930s. We can be encouraged that recently, teenagers had 8% fewer babies than teenagers who were born in the 1940s and early 1950s.

While the teenage birthrate has been declining, the incidence of *out-of-wedlock births among teenagers has been increasing*. In 1978, *over half* of all births were to unmarried teenagers compared to 17% in 1960. In addition, while births to older teenagers are declining, births to younger teenagers increased as of 1978, and now may be on the decline again.

Even though the number of out-of-wedlock births is falling for black adolescents, the number of births for *married* black teens and adults is falling *even more* significantly. Black married women are increasing their use of contraception, as are married teens, and at the same time are having more abortions than unwed black teens, smaller families and delayed childbearing. Since the rate of births to married women is falling faster than out-of-wedlock births, *the proportion of all black babies born out-of-wedlock has increased*. Fifty-five percent of all black births are to unmarried women; 41% of those are to teenagers.

Children having children is one of the most crucial issues facing contemporary American society. It is expensive. It may cost the young mother her education and future prospects. It may cost her child the chance to grow up in a stable and independent family. And it certainly costs the state and federal government a great deal of money. Children born in adolescent female-headed households are three times more likely than children in other families to be poor.

Pregnancy is the largest reason for girls dropping out of school. Each year, over 100,000 (116,000 in 1979) black females drop out of school before high school graduation. Of these, 40% give pregnancy as their primary reason for leaving school. Thus, each year pregnancy takes 40,000 to 50,000 black teenagers out of school. Of this group, the typical dropout has completed only two years of high school work.

When a black female drops out of school because of pregnancy, the economic cost to her potential future family consists of the loss of at least two years of schooling (worth $2,068 per year) plus the additional expense of one child (at least $1,680 per year, assuming only a poverty level existence). Thus the net cost to her future economic well being is $3,748 per year for the 18 or so years of that child's rearing. That is an

undiscounted total cost of over $67,000. This figure does not count AFDC, Medicaid, or Food Stamps that she and her family may receive.

The Census Bureau's most recent projections show that a women 20 years old in 1980 is 23% more likely to be working in 1990 if she graduates from high school than if she drops out. If she completes a year or two of college, she is 38% more likely to be working in 1990 than if she drops out of high school. Almost 30% of today's high school women dropouts will not be working at all in 1990. Only 12% of the high school graduates, and less than 5% of college women, will be out of the labor force in 1990.

WHAT THE COMMISSION CAN DO

The most important remedies to women and children in poverty are adequate income support programs, adequate job training and adequate educational opportunities. One of the key children's survival programs is AFDC. Right now, the maximum AFDC benefit level in Illinois for a family of three is $302; the standard of need is $542. *A major legislative priority should be to raise the AFDC benefit level.*

The Commission must use all the resources at its disposal to insure that women and children have every targetted opportunity available under the new Jobs Training Act (JTPA). It is not enough to transfer to it already developed training programs for public assistance recipients. JTPA calls for "productive and positive programs." *The Commission must assure* that Illinois programs pass this litmus test and that there are enough quality *child care programs to handle the children of new individuals in training programs.* For after all, the real end to female poverty rests with opportunities for women to become economically independent.

As you know, your own Governor Thompson led the National Governor's Association last summer as it adopted a ten point children's policy statement. We commend him for his leadership. We commend him for the Task force on Children in Illinois. It seems to us that this Commission on Women should find Governor Thompson to be a powerful advocate and ally on the issues we are discussing today. *We urge you to keep children and their families on Governor Thompson's agenda* both here and at the NGA's mid-winter meeting next week in Washington.

Studies, reports, forums and committees are important ways of focusing attention on women and children, doing our homework, and leveraging the system. They can also be nothing more than window-dressing. The true test is what is accomplished to improve the lives for children and families.

JUDY GOLDSMITH

President

National Organization for Women

Since 1980, when President Reagan was elected, 2.5 million women and more than 2 million children have sunk below the poverty line. The President's continued support for increased military spending coupled with cuts in social programs, and his tolerance for high unemployment have meant hardship and even tragedy for many Americans.

The poverty rate has risen steadily each year President Reagan has been in office, from 13% in 1980 to 14% in 1981, to 15% in 1982. The 1982 rate is the highest since 1965, when President Johnson launched his War on Poverty. Yet President Reagan has offered no such initiative, giving us instead a task force that studied "food assistance," while continuing to advocate cuts in the safety net.

That the rapidly expanding poverty population includes a disproportionate number of women, children, and minorities is indisputable. The problem cannot be overstated. While the poverty rate for the general population is at 15%, nearly 40% of families headed by women last year lived in poverty; for families headed by black women, the poverty rate was 56%, for Hispanic female-headed households, 55%. Blacks comprise 12% of the U.S. population, and 28% of the nation's poor. Half of all black children are living in poverty, as are more than half of the children in female-headed households. Twenty-two million children, more than 20% of our nation's children, now live in poverty.

Women's income is the sole support for more than 8.2 million families. However, women are still paid only about 60¢ for every dollar paid to men working full time and, because of sex discrimination, women are still locked into the low-paying wage ghetto. Half of all working women are concentrated in only 20 of the 440 job classifications listed by the Department of Labor.

President Reagan has done nothing to lessen that discrimination. In fact, he has proposed new affirmative action regulations that would eliminate written affirmative action requirements for most federal contractors, weaken existing requirements that promote jobs for women in construction, and reduce back pay awards to victims of discrimination. NOW believes the impact of these regulations will be devastating to women.

The Equal Employment Opportunity Commission has become considerably less effective since Reagan's appointees took over. Partly because of budget cuts, the average length of time to process a discrimination charge has nearly doubled, and litigation to enforce equal employment opportunity laws has dropped sharply. Under President Carter in Fiscal Year 1980, 4,336 back pay awards were made, compared to only 761 under President Reagan in Fiscal Year 1982. The 1980 awards totalled $9,253,861, as compared to a 1982 total of $1,557,736.

The School Lunch Program, which is vital to the nutritional needs of many children, has fallen victim to Reagan budget cuts. And we still remember vividly the President's proposal to cut school lunch costs by reducing portions and by declaring catsup and relish vegetables. Since 1981, 3.5 million children and more than 2,700 schools have left the School Lunch Program, primarily because they cannot afford to participate under President Reagan's new rules. More than one-third of those children are from poor families; they depend on school lunches for half their daily nutrition.

Since President Reagan was elected, nearly 0.5 million children and women of child-bearing age have lost access to health services. Two hundred thirty-nine community health centers, more than one out of every four, have closed or reduced services due to Reagan's budget cuts.

Availability of federally-funded child care is a major force in the lives of thousands of women. President Reagan's budget cuts in child care programs have forced many women to halt their educational pursuits, to go on welfare, or to risk leaving their children at home unsupervised.

- Six to seven million children under age 13 with employed parents have no child care.
- Seventy-five percent of day care centers have had to trim programs due to federal cuts.

- Significant cuts have been made in Title XX child care, which affected 750,000 children, including (in Fiscal Year 1982) moving the program to a block grant, cutting the block grant 21% and eliminating the state-matched funding.
- Although Congress refused further cuts in Title XX proposed by President Reagan in Fiscal Year 1983, once again he has proposed significant cuts for Fiscal Year 1984, combining two block grants and cutting Title XX by an additional 11%.

The Women's Infants' and Children's food program (WIC) for high-risk, pregnant women and their infants saves $3 in government subsidized medical care for every dollar the program spends. The program has served a vital function, since it is well established that poor nutrition for women during pregnancy and for children during infancy is directly related to miscarriages, stillbirths, low-birth-weight babies, retarded physical growth, mental retardation, and increased susceptibility to a wide range of diseases.

The program is presently underfunded. Although 3 million women and children are currently served by WIC, an estimated 6 million more are in need of the program but cannot get access because funds are insufficient. Funds for Fiscal Year 1984 will run out three months before the end of the year, and President Reagan has refused to ask Congress for further funding. The result may be that half a million more women and children will be dropped from the program.

In 1980, the National Advisory Council on Economic Opportunity predicted that, "all other things being equal, if the proportion of the poor who are in female-headed families were to increase at the same rate it did from 1967 to 1977, the poverty population would be composed solely of women and their children by about the year 2000." President Reagan's programs and budget cuts have accelerated that trend.

As more and more women and children enter the ranks of the impoverished, the implications for the future of our society become overwhelming. To ignore these implications is unconscionable negligence. The bodies, minds, and spirits of millions of women and children are being inevitably and ineluctably affected by the dispiriting hand of poverty.

HELENE COLVIN-WALLACE

Executive Assistant

To the Mayor of Chicago

On behalf of Mayor Washington, I would like to thank you, Representative Currie, and members of this commission for the opportunity to present to you some disturbing information on the feminization of poverty in Chicago. I would like also to acknowledge the work of Diana Pearce, who is a pioneer in this area of study, and who first raised the issue as far back as 1976.

Today's remarks will add briefly to the already massive — and convincing — evidence that poverty is indeed a woman's problem in 1984; and that in Chicago, it is truly a black woman's problem.

One of the things our governments do try to do for our impoverished is to count them. Even so, the statistics are sketchy, as we found recently in trying to enumerate the population of the homeless and hungry in Chicago.

From the National Urban League's "State of Black America," we learn:

- in 1970, 30% of black families were headed by women; in 1980, 42% were;
- of these female-headed households, 45% live in poverty, as it is officially defined by the census bureau;
- black women heads-of-households have these characteristics:
  - 3/5 lack a job
  - 2/5 have received welfare within the last 12 months
  - 1/2 have no high school diploma and
  - 1/5 of these black mothers have never been married.

These figures are for the nation.

About Chicago, we know that as of 1982 (the last year for which statistics have been compiled):

- 176,000 Chicagoans are unemployed; 74,000 of these are women; 46,000 are black women; and 21,000 are black teenagers.
- Our local AFDC population now amounts to nearly 439,000 mothers and their children. Despite cutbacks in 1982 (which resulted in a reduction of some 15,000 from the program) the number of qualified families continues to mount. In Cook County, for example, the AFDC population has grown from 37,866 in 1967 to some 154,000 in 1982.
- The WIC program, which provides supplemental food for women, infants, and children, serves over 40% of those in need in Chicago each year — less than half the number eligible to receive such assistance.
- The infant mortality rate in Chicago is one of the highest in the nation, at 18.6 infant deaths per 1,000 live births. A new program in the city's health department targeted to six high risk areas has already reduced infant mortality in these areas by 35%. Neonatal death rates are down in these target areas by 60%. We are pleased with the success of this demonstration project, however, we clearly have a lot more to do, and can do it only with more support from the state and federal governments.
- The Hunger Watch Project recently found that at least 224,000 Chicagoans must seek emergency food each month. Some 800,000 suffer malnutrition or undernutrition each month. Partly helped by the Mayor's "Sharing It" program (which generated $200,000 in cash contributions and more than 100,000 pounds of food), our local food pantries were able to distribute 121% more food this year than last. Still, 41,000 were turned away last winter when supplies ran out.
- The Mayor's Task Force on the Homeless estimated that between 12,000 and 25,000 Chicagoans go to sleep each night without a permanent roof over their heads.

Other speakers today will no doubt add to our pool of data about poverty. I would like to use the remainder of my time here to discuss some solutions.

The City, through its health, human services, job training, and economic development programs will continue to serve as many of the female victims of poverty as its scarce resources will allow.

With more resources, we could do more. We look to the Illinois General Assembly and to the U.S. Congress for the funds to strengthen existing programs and to create new ones especially designed to demonstrate this administration's unshakeable commitment to the least advantaged members of our community, and to women in particular.

In order to fulfill our commitment, we simply need more money. We need money for:

- Day Care Programs. The Illinois General Assembly has fought to retain money for the child-care programs that are often the only resource available to poor working mothers. The City of Chicago will assist efforts to fight for more, and strongly supports legislation proposed by Representative Woods Bowman that addresses this issue.
- We need more money for health care services, especially for the young mothers in poverty whose children are at high risk of birth defects and mental retardation solely because of inadequate prenatal and postnatal medical care. Investment in these types of health care programs, costly as they may be today, is surely one of the best commitments we can make to the future. Congress currently has a bill which would provide funding for such support. Our Washington office will be watching the progress of that bill with great interest and strong advocacy.
- We need more money for job training. In FY 81 Chicago received $151 million from the federal government; in FY 84 the city received only $41 million. The Mayor's Office of Employment and Training staff cutbacks topped 100 this year, and program reductions are proportionate to the staff cutback. If we ever hope to break the cycle of unemployment and underemployment among women, we must continue to seek adequate funding for job training programs.
- Regarding General Assistance, we note that in 1981 the monthly grant to recipients in Chicago averaged $180; in 1984 the average is $144. That figure is juxtaposed against the figure of $286 per month which the state has determined to be the minimum subsistence level. It is clear that in addition to a need for more funding for general assistance, there is also a need for program restructuring and strengthening. Legislation proposed by Representative Ellis Levin to disregard earned income in the formula to determine the level of the grant award begins to restructure the general assistance program in a way that more adequately addresses the real need.

I could continue to list the needs of women in poverty in both general and specific terms; however, I will close my formal remarks here in order to give all of the witnesses time to present their perspectives. I would like to leave you with the commitment of the City of Chicago to work with you and all other interested parties to put the brakes on the feminization of poverty, and to achieve equity in the distribution of resources within the city, state and nation.

Thank you.

GREGORY L. COLER
Director
Illinois Department of Public Aid

The Feminization of Poverty has become a popular phrase in the social service field these days. But the cold, hard facts and figures on this disturbing trend don't lie. The Feminization of Poverty is much more than a catchy phrase — it's an all too real fact. Perhaps the only consolation is that the first step to solving any problem is to admit that we have one. That is why forums like this — which force the public to look at this problem and realize how serious it has become — are so important.

Let's look at some of the statistics that shine the harsh light of reality on this fast-growing problem.

FIRST, SOME STATISTICS FROM ILLINOIS:

- In 1979, 677,000 — or 77% — of the 875,000 people receiving public aid were women and children on Aid to Families with Dependent Children.
- By 1983, women and children on AFDC had increased to 769,000 — or more than 80% — of the 960,000 total public aid recipients.
- There are 246,000 female-headed families on AFDC in Illinois. In 67,000 of those families, the male parent has deserted the women and children. In another 26,000 of those families, the women and children were left alone after a divorce.

NOW SOME NATIONAL FIGURES:

- 90% of single-parent families are headed by women and single-parent families have increased by 80% in the last 10 years.
- 50% of the female-headed, single-parent families in this country are living below or barely at the poverty level.
- During the last 10 years the poverty rate for female-headed households increased by 30%.
- Every year more than 150,000 female heads of households join the ranks of the poor in the United States. That figure is so alarming it is downright frightening.
- Out-of-wedlock births increased by 50% during the 1970s — and most of those births are to young mothers who run the highest risk of finding themselves living in poverty.
- Curent trends show that an *incredible 85% of American women* can expect to support themselves and their children alone at some time during their lives.
- Despite a decline in births nationally, the number of children living in female-headed households increased by 8% during the '70s.
- One-third of all the children born in 1980 will spend some of their first 18 years living on public assistance — more than four times the rate in 1940.

One of the leading spokespersons on this topic is Agnes Mansour, the director of Michigan's Department of Social Services. She reports that in her state the number of female-headed households living in poverty increased by 50% between 1970 and 1980 — to 270,000 families. That group now represents a full 18% of all the families in Michigan. Ms. Mansour reports that two of every three adults who are poor are women — and that the one thing all women share these days is their vulnerability to poverty.

The saddest aspect of this trend is that most of the women who find themselves in this situation are there through no fault of their own. Sometimes a husband dies and there is no widow's pension. Sometimes the father of their children deserts them, and the child support they need to live never comes. Sometimes they are stuck in low-paying jobs and can't make enough to support their children — no matter how hard they try.

A fascinating woman I met just the other day works with women and children she calls the "New Poor." These are women and children who are suddenly hit with the proverbial straw that broke the camel's back — and find that they can't get by on their own anymore. This woman — Sister Connie — runs an emergency shelter on the South Side of Chicago for women and children who suddenly find themselves without a home. Every day, Sister Connie and Sister Therese provide food and shelter for 50 to 60 women and children. The day I visited Sister Connie, there were 28 women and 32 children living at the shelter.

All of these women had one thing in common: Until they came to Sister Connie for help they had always been able to take care of themselves. They had never needed that kind of help before. Some of them were victims of domestic violence. Some lived in buildings that their landlords had allowed to deteriorate until they were no longer livable. Some of them had husbands who were sent to jail. Others just finally ran out of money and found themselves facing the streets. But the women who illustrate this problem also are the best examples of why the situation is not a hopeless one. Somehow these women have risen above their despair to look forward to the future. They are working on high school equivalency certificates — working with counselors — and studying money management. They are working around the shelter — cleaning — preparing meals — even knocking down walls and putting up paneling and laying rugs.

Sister Connie — and the women she is helping — believe the solution to their problems is to find out how they got where they are — and how to change things. It's not enough to provide food and shelter — Sister Connie says — we have to find the cause of their problems. If we don't find the cause — we're lost. The problem is always easy to spot. Unfortunately, the causes and the solutions are always a lot harder to come by.

One program that attacks the causes — and is seeking solutions — is the Parents Too Soon project. This program tries to get to adolescent young girls in time to help them avoid some of the pitfalls that can put them on the road to a life of poverty. It also works with young mothers through counseling and education to help them raise their children, make a living, and, hopefully, achieve independence.

One of the main reasons women find themselves slipping into poverty is that their former husbands refuse to pay the child support a judge has ordered them to pay. A full 80% of the fathers in Illinois who have been ordered to pay child support are delinquent in those payments. The obvious solution to this problem is to make them pay.

When these fathers shirk their responsibilities to support their own children, it forces many of these women and children onto public aid. For many of these women it is the first time they have not been able to support themselves. They don't want to turn to the state for help — but when you find yourself without the money to feed your children, you have no choice. These men can afford to pay — the courts have ordered them to pay — it is their obligation to pay — and they should be made to pay. But many of these men hide behind the jammed-up court system and endless continuances to hide from their moral and legal duties. The court backlog in child support cases is 40,000 in Cook County and 70,000 more Downstate.

A new state law allows for the garnishment of a working father's wages when he falls a month or more behind in his child support payments. Under the new law, a woman shouldn't have to go more than 50 days without receiving the support she needs — 30 days to establish delinquency and 20 days notice before garnishment begins. By enforcing this law vigorously, we hope to be able to keep many women and children from having to turn to public aid in the first place.

There is also a side benefit to be gained from the aggressive use of this law. The state has a right to be reimbursed for the money it must spend to support women and children when selfish men turn their backs on them and defy the courts. During Fiscal Year 1984, we project that we will be able to collect abut $39 million from working fathers whose ex-wives and children are receiving AFDC. And during Fiscal Year 1985, we hope to increase that figure to $46 million. We also intend to be more aggressive in the collection of medical costs from third-party insurers. Medicaid should be the last recourse for payment of medical bills. Many working fathers have medical insurance that covers their children. And those insurance policies should be paying the medical costs for their children — not Medicaid. I hope that the public aid department's hard work in these areas will pay off for the needy women and children in this state — and that the legislature will see fit to return these savings to them in the form of increased benefits.

Another way the department can save money — that hopefully will be plowed back into helping the needy — is by stamping out public aid fraud. Just yesterday ten persons were indicted by the federal government for a scheme between doctors and pharmacists that had been ripping off the Medicaid program for $5 million. Public aid investigators began that investigation in 1981 and played a key role as special agents of the grand jury throughout the probe. Incidentally, that investigation is continuing and I expect more indictments in the future. Once again, I intend to work to see that the needy are the ones who benefit from these savings.

When searching for solutions to the problems that plague the public aid system in Illinois — problems that involve an increasing number of women and children — it is important to remember that these problems are statewide problems. Many people seem to think that poverty — and public aid — are Cook County's headache. But the public aid rolls are increasing just as fast — or faster — in the other 101 counties in Illinois. Between November of 1982 and November of 1983, public aid recipients — most of them women and children — increased by 1.9% in Cook County — and 5.4% Downstate. Tazewell County was up 22.9% — Rock Island up 20 — Peoria up 8 — Rockford and DeKalb up 7.9 — Kane up 4.9 — Will up 4.4 — and Champaign up 2.9. In Dupage County 205 women were turned away from the shelter for battered women in Glen Ellyn because of lack of space.

No matter what statistics you point to, they all add up to one thing: Women suffer terribly from poverty and that situation is growing worse every day. The Feminization of Poverty isn't a theory — it's a fact. And we better do something about it fast or — as Sister Connie says — "We're lost."

KAYE JANES
Co-chair
Advocacy Division
Women Employed

As a working women's organization with a ten-year history of combating sex discrimination in employment, Women Employed has observed first-hand the complexity and persistence of the many forms of discrimination women continue to face. Each month we receive dozens of calls from women who have been discriminated against — in finding jobs, in pay, in getting the raises and promotions they deserve. It is our belief that this employment discrimination is a major contributing factor to the acceleration of the feminization of poverty.

In the past decade, changes have occurred in the lives of women that are unprecedented in history. Ever increasing numbers of women have become part of the work force, most of whom are responsible, at least in part, for the economic well-being of themselves and their families. The participation of women in the work force has increased by nearly 85% just since 1970. Currently, there are almost 49 million working women in our country and they make up 43% of the total work force.

A majority of the women who have entered the job market have done so out of economic necessity. As a result of our rapidly changing social patterns, there are now millions of single, divorced, or separated women who *must* work to feed, clothe, and house themselves and their families. For example, since 1970, the number of families maintained by a divorced or separated parent has more than *doubled*. Ninety percent of these one-parent families are maintained by the mother. Today, 16% or 9.8 million families are headed by women.

Despite this dramatic increase in financial responsibility, women still face enormous barriers in the job market. Because of continuing wage discrimination and occupational segregation, women have not achieved equal opportunity on the job, and it shows in our paychecks. Women Employed's most recent study of women's economic status, "Working Women: Challenging the Status Quo," found that the wages of fully employed women lag significantly behind those of men in *every* occupational group. For example, women managers and administrators earn 60% of what their male counterparts earn; saleswomen earn only 52% of what salesmen earn. Even female clerical workers earn less than male clerical workers — women clericals earn only 66% of what male clericals earn. Sixty percent of all female year-round, full-time workers earn less than $15,000 per year compared to 28% of all men in the same situation.

Occupational segregation is another form of sex discrimination which greatly contributes to the wage gap between men and women. In 1982, 46% of all working women were employed in just four, low-paying job categories: clerical, sales, waitressing, and hairdressing. Women make up 80% of all clericals in this country, only 32% of the managers and administrators, and a mere 8% of the skilled trades workers. In Illinois, women's employment patterns are similar. Women Employed's study found that Illinois women currently hold 81% of all office and clerical positions. Women hold 98.5% of secretarial and typist positions in this state.

What all this means is that at the very time that millions of women have become heads of households, their opportunities at work and their paychecks have not increased to match their economic responsibilities. Although some women have found jobs in careers and fields previously closed to them, their success masks the grim reality for most women who have access only to low paying, dead-end jobs. Wage discrimination and occupational segregation are thus a major cause of the feminization of poverty.

Over the past ten years, Women Employed has found that strong enforcement of equal employment opportunity laws has been a critical factor in the advancement of women in the job market. Because of equal employment opportunity laws, women have achieved the right to work in many higher-paying jobs and industries — in coal mines, in construction jobs, in professional and executive positions. The fact that Women Employed's job problems counseling service continues to receive hundreds of calls and letters is proof that much more needs to be done. Most importantly, women must have somewhere to turn when they face discrimination in hiring, in pay, in opportunity for promotion. In Illinois, the Human Rights Act guarantees women's right to equal access to higher-paying jobs and protects us from all types of sex discrimination in employment, and the Department of Human Rights is the agency charged with enforcing this law. It is our view that

occupational segregation and the accompanying low pay for female-dominated jobs (regardless of the skills, education, or level of responsibility required for the job) is in fact illegal sex discrimination under the Illinois Human Rights Act. It is the responsibility of the Illinois Department of Human Rights to *fully* enforce this Act. We therefore recommend increased resources for this agency so that it can vigorously carry out the entire mandate of the Illinois Human Rights Act.

The Illinois Department of Human Rights could increase its effectiveness in eradicating sex discrimination in employment by implementing the following recommendations:

1) The development of systemic discrimination charges should be an agency priority. Although effective resolution of individual discrimination cases is important, systemic and class action suits have proven to be the most effective in combating discrimination. The Department should focus attention on developing major pattern and practice cases. All class charges should be investigated and individual cases should be analyzed for potential classwide impact.

2) In addition, companies that are awarded public contracts should be required to prepare affirmative action plans. The Department of Human Rights should periodically review each contractor's equal employment opportunity performance and take action to revoke state contracts when companies refuse to correct discriminatory employment policies. While the Department has the authority to take this action, it has not devoted adequate resources to it.

3) The Department of Human Rights should investigate and work to resolve any pay equity charges filed in the State of Illinois.

With regard to action by the Illinois General Assembly, we urge the implementation of recommendations by the Illinois Commission on the Status of Women resulting from their study of the occupational classifications used by the State of Illinois. The study found that many female-dominated job classifications rated lower salaries than male-dominated job classifications, regardless of level of job complexity. The Commission recommended to the Governor and the legislature that disparities in pay be eliminated between predominately male and female job classifications, which although different in content, require equivalent skill, effort, responsibility and working conditions. They also suggested further study and evaluation of state classification and pay systems.

We also urge the passage of proposed pay equity legislation introduced by Representative Barbara Flynn Currie, an important step toward equal employment opportunity for all women of the State of Illinois.

Obviously, sex discrimination in the job market is not the only cause of the increasing numbers of women and children living in poverty. The devastating budget cuts in programs like AFDC, food stamps, maternal and child health and nutrition, inadequate child support enforcement programs, and the lack of job training and child care for low-income and disadvantaged women *all* contribute to the feminization of poverty. The State of Illinois must develop a comprehensive program which includes not only strengthened efforts to eradicate sex discrimination in the job market, but other anti-poverty measures as well.

Dr. Shirley M. Buttrick
Professor of Social Policy and Former Dean
Jane Addams College of Social Work
University of Illinois at Chicago
Project Director, Impact of Reagan Budget Cuts
Illinois Legislative Advisory Committee on Public Aid

In 1966, an advisory council on public welfare reported that public assistance standards are so low and uneven that the government is a major source of the poverty on which it has declared unconditional war. That statement, some twenty years and major reform efforts later, is still true. Again, the AFDC program is the focus of change and reform. This time, given the conservative bent of the country, what will be agreed upon as the goals for the program?

A number of disparate, seemingly unconnected themes, bear upon the problems of AFDC, the welfare program for women and children. Among these are the lessons learned from the welfare reform movement of 1969-1977, the increasing feminization of poverty, the Reagan budget cuts of October 1981 (Omnibus Budget Reconciliation Act, OBRA) and recent program initiatives which, taken together, point the way to new directions. In this brief testimony, I shall attempt only to highlight promising directions for constructive change.

WELFARE REFORM

A major revelation from the rediscovery of poverty in the '60s was that the vast majority of the poor worked full time but earned insufficient income to remove themselves from poverty. Understandably, this shifted the emphasis from programs designed to deal with income interruption to those designed to deal with income insufficiency. A growing concern developed about the exclusion of two-parent families from AFDC which ostensibly caused family break-up, as well as about the work disincentive effect created by welfare programs. In 1967, legislation was enacted in the AFDC program which provided for deductibles and earnings disregards. The goal was to avoid penalizing people for going to work and to make it less costly for them to do so. Until 1981 when Reagan changed the rules, income disregards had become an accepted part of the welfare fabric.

The era of the '70s saw major welfare reform efforts directed at federalizing welfare, and including both intact families and the working poor. In an attempt to incorporate the working and the welfare poor into one system, the issue of trade-offs between basic income guarantees and benefit-loss ratios of additional income (marginal tax rates) came to the fore.

While the relationship between work and welfare is more complicated than the issue of marginal tax rates alone would allow, variations in such rates are significant in changing the numbers eligible for assistance and thereby overall costs. But they do not have the impact of in-kind and multiple benefits. The costs of moving from welfare to work (low paid jobs with few fringe benefits) and losing all or part of Medicaid, housing and energy assistance, food stamps, and day care can legitimately be viewed as constituting irresponsible and irrational behavior. If the move is unsuccessful in that an assured income does not occur, the problem of reestablishing eligibility is formidable. Rein and Rainwater have suggested that the incentive issue is more a matter of job availability than willingness to work. While the behavior of recipients bears this out, ways of handling the "transition" costs of in-kind and multiple benefits need more attention.

FEMINIZATION OF POVERTY

This term describes a complex set of circumstances which relates to the acceleration of women in poverty. The decade of the '70s was characterized by more of the poor being women, and more women, especially those heading families with minor children, becoming poor. The increasing number of teenage mothers and the rising tide of divorce and separation have intensified the problem. While at any one time the welfare system contains a relatively small proportion of women who are working, more women who use welfare have

also received income from earnings in that year. Still, a job has not been the way out of poverty for women. One, because children themselves are a source of poverty, and second, because women are mostly in jobs that do not pay enough to support themselves and their children. Women get pushed into jobs from which there is no leverage to become self-sufficient. Child support orders are neither of sufficient magnitude nor regularity, and subsidized day care is not readily available.

In sum, women's poverty is fundamentally different from that of men, and attempted solutions must take account of these differences.

REVIEW OF IMPACT STUDIES

In view of these facts and this history, the Reagan administration opted for a series of changes which moved the welfare programs back to negative sanctions and negative incentives. No attempt will be made here to spell out the budget and legislative changes of October 1981 (OBRA) which are well known by now. In 1981, AFDC families were at 101% of the poverty standard. OBRA reduced that average to 81% in 1982. All this at a time of rising and high unemployment.

These changes and cuts spawned a plethora of "impact studies" designed to analyze the effects on programs, clients, providers, levels of government. Some studies were national in scope with particular state components. Others concentrated on selected populations, i.e., working poor, welfare poor. The studies are in various stages of completion and methodological difficulties.

Rather than undertake yet another study, the Illinois Legislative Advisory Committee on Public Aid decided to systematically review existing studies, especially as they affect Illinois. That review will be available in final form in April 1984.

Some of the national findings have already been publicized. For example, contrary to expressed statements that the "truly needy" would be least affected by OBRA cuts, the Congressional Budget Office found that means tested benefits were cut by about 8% overall, while non means tested programs were reduced by about 4%. Child nutrition programs lost 28%, the greatest percentage of any program. And reductions in benefit payments were greatest for households with incomes below $10,000.

Nationally the most pronounced effect was on the working poor. Some 50% of the families with earnings receiving AFDC were estimated to have lost eligibility. The Research Triangle Institute study, funded by the Department of Health and Human Services, revealed that of AFDC earners who were terminated, fewer than half had medical coverage of any kind and only 7% received Medicaid benefits. Of the almost 84% of the sample still employed in February 1982 (six months later) 50% earned $4.50 or less per hour and only 12% earned more than $6.00 per hour. The Institute for Research on Poverty (Wisconsin) estimates that, of a sample of AFDC wage earners whose cases were terminated, approximately 66% stayed off AFDC for the entire period of one year.

Preliminary findings of a collaborative study, undertaken by the Taylor Institute of Chicago and the Legislative Advisory Committee on Public Aid, show similar patterns. Two years after the OBRA cuts, approximately 52% of the former AFDC employed group were still working. In spite of part-time work, job changes and loss of benefits, the perception among those interviewed was that they were better off working and off AFDC. This, even though an average working AFDC family in Illinois, after OBRA, received only $10.00 more per month than a non-working AFDC family. Only 5% of those on AFDC in September 1981 (non-employed segment) had been able to move off welfare in this two year period. Most were discouraged about prospects for jobs. And both AFDC groups believed that welfare was going to become even more restrictive and unstable. Work was the clearly preferred mode.

The evidence certainly supports the view that the loss of benefits did not operate as a disincentive to take jobs when they were available. The fact that work yielded so little additional income (i.e., $10.00 per month) did not serve as a deterrent. Nor did the loss of benefits change the rate at which persons left their jobs to rely solely on AFDC. If anything, the response to the Reagan cuts should convince the skeptics the the desire to work is so strong that even negative incentives (not rational economic behavior) are sustained to do so. Nor should this be construed to mean that those who are able to derive additional income receive

no incentive for so doing. Nor that they should lose a set of benefits, essential for women and children, in their transition from welfare to work.

DIRECTIONS

Approximately 11 million Americans receive AFDC, the majority (68%) being children under 18. Almost ¾ million Illinois citizens (some 500,000 children) are completely or almost completely dependent on the AFDC check and food stamps for their economic survival. The average monthly grant including food stamps and energy assistance comes to $492, or 72% of the OMB's accepted poverty level.

Since the AFDC population is not homogeneous, no single approach will do. But recently, programs have begun to emerge which are responsive to the new facts. In this country, there has been increasing interest in mandatory child support enforcement helped in large measure by the women's movement. Some are beginning to see in this mechanism a replacement of the guaranteed income plans of the '70s and a significant anti-poverty device. Illinois has recently passed a law which mandates wage withholding, but leaves the amount of the child support award to the courts. The Institute for Research on Poverty is concerned with the administrative establishment of an adequate minimum standard of child support as well as mandatory wage withholding. And the problems and implications of establishing paternity especially for teenage parents (which can be viewed as a down payment for the child's future) have yet to be explored. These new initiatives in child support are responsive to the economic problems of the single-headed households, and represent a promising development around which there is a growing consensus. Additionally, in Illinois the more that can be recouped in child support, parent and relative fees, third party liability, etc., so much more can be made available for grant increases.

Welfare is a residual program. There are front lines of defense and prevention, none more important than the issue of jobs and training. Program design needs to incorporate planning for those who can work for whom no job is available, for those who lack skills and for those who cannot work. Taggart and Levitan proposed and devised an employment earnings index which underscored that adequacy of earnings is as important as job availability. For too long, women have been pushed into training programs and jobs because they were available rather than because they held out the promise of adequate earnings. That succeeds only in moving people from poverty welfare to poverty jobs and then back again — an endless loop.

In the interim, encouragement should be given to those not in job training programs to participate in their children's school and day care activities, and in community service and neighborhood improvement projects. These projects should not be confused with training for "job readiness." They should be seen as valuable service components, and incentives and bonuses (paying off the grant) should be given for this "helpfare."

And, in the move from welfare to work, attention must be directed to the proper role and place of medical care, day care and other such benefits which can either make and break the desire to be self-sufficient.

MARY SMART
Coordinator
Child Watch Project
The Junior League of Chicago

Ms. Chairwoman, members of the Commission, I am Mary Smart, Coordinator of the Junior League of Chicago's Child Watch project. This project was a combined effort with the Junior League of Evanston and the Council for Disability Rights. I appreciate the opportunity to testify on behalf of our Child Watch project.

The Child Watch project was developed and launched in April 1982, by the Children's Defense Fund, a national public charity which provides a long range and systematic voice on behalf of our nation's children, in collaboration with the Association of Junior League, a national women's volunteer organization comprised of 250 member Leagues with a long history of citizen involvement. Over 1500 volunteers were involved nationwide in the Child Watch effort, conducting more than 5,000 interviews.

Child Watch involves citizens in monitoring the impact of federal and state budget cuts and policy changes on critical services to children in communities across the nation. In Cook County, information was gathered through interviews with more than 70 program administrators, advocates, parents, and service providers during April and October 1983. Participants share their findings with elected officials, civic and religious groups, and the general public. Child Watch encompasses four focus areas of critical importance to low-income and vulnerable children: Aid to Families with Dependent Children (AFDC), Child Health, Child Welfare, and Child Care. The project was strictly a fact-finding endeavor.

During 1982 and 1983 in Cook County, children and their families have felt the repercussions of many changes in federal and state social service programs. Many of these changes have been accompanied by regulatory revisions, budget cuts, and other reductions in service resources. State responsibility for youth services designed to provide prevention-oriented counseling, employment, and crisis intervention has been largely relinquished. During this time period, the national and state economies had worsened. In September 1983, unemployment in Illinois was at 10.1%, down dramatically from 12.4% in June; however, Illinois still ranked fourth highest in unemployment among the ten largest industrial states. Many families who prided themselves on being self-sufficient sought public aid; many families lost essential health insurance; and others faced increased stress which put them in contact with the child welfare system or with public charities for the first time as recipients rather than donors.

The net impact of these converging policy and economic trends has been to increase the demand for government and privately-funded social services at a time when dwindling resources and economic pressures have made it increasingly difficult to maintain adequate levels of service.

I would like to give you some idea of the information shared with our volunteer interviewers in three of the issue areas which relate specifically to impoverished families, primarily with single female-headed households. These are AFDC, child health, and child care.

AFDC

In Cook County, as of June 1982, of the 494,046 individuals on AFDC, 333,743 were children (68%). The parents in this group were identified as being young, female, and single. The fathers were absent and often did not pay child support. Of these young mothers, interviewers found a teenage population deficient in regard to education and employment, and lacking information about health and nutrition. In general, these young mothers were concered about their children's health and well being and frustrated by not being able to meet their needs. In Illinois, the AFDC benefit level is 40-60% lower than the state standard of need level. The young, female parent was also characterized as *struggling* to provide for her child's basic needs — food, shelter, clothing, health; to find work, pay rent and utilities. In addition, interviewers found these parents to be confused regarding benefits received and benefits allowed; dissatisfied with the caseworker relationship; and often hostile toward government and the social system because of the confusion of benefit rights. Finally,

these parents could be identified as being under strain, often having to make difficult choices, i.e., to work and find adequate day care for their children, or to be unemployed and seek AFDC benefits in order to take care of the children and their medical needs.

Since 1974, the cost of living has risen 95%. However, Illinois welfare grants have been increased by only 15% in the same time period. Taking into account both welfare checks and food stamps, the income for a typical Public Aid family has decreased 25% in real buying power. In Illinois, 70% of the welfare recipients are in Cook County. Slightly more than 18,000 recipients have been eliminated as a result of the 1981 Omnibus Reconciliation Act. Department statistics indicate that 6,200 cases in Cook County were cancelled during FY 82 due to at least one of the following reasons: Earned Income Disregard; Earned Income Tax Credit; 150% Income Limit; Four Month Limitation on $30 ⅓ Disregard. More were denied assistance as a result of other policy changes.

Cook County has not developed a tracking system to determine what happens to persons who have been dropped from or have a reduction in AFDC. When a family is no longer eligible for AFDC, the Department of Public Aid refers them to the Department of Children and Family Service (DCFS).

The primary hardships to families have occurred through *policy* changes rather than reduced grant levels. Of all the 1981 federal budget cuts specifically concerning AFDC, the "work incentive disregard" was listed as the most devastating. This policy profundly affected the "working poor" families who prior to 1981 had been given an incentive to break out of the poverty cycle with federal financial assistance to keep them on the job. This allowed parents to receive a partial grant and thereby retain their subsidized day care and Medicaid benefits until their earnings were high enough to allow self-sufficiency. Because of the formula currently used in calculating job expenses and day care, and because of the current four-month cut off of this income disregard, any "incentive" for staying on the job has been rendered negligible. Although a recent federal report has an opposing conclusion, our interviewees reported that an increasing number of working, poor, single-parent families are choosing to quit their jobs, which in most cases do not include group insurance plans, and thereby eliminate the need for child care and other work expenses. These families go on total welfare, as a result of which they can keep their desperately needed "green card" for medical services for their children.

As an emergency measure to reduce Department expenditures for FY 83, the Illinois Department of Public Aid made some policy changes which seriously affected impoverished families for *four months*, February 1, 1983 — July 1, 1983. These changes included elimination of the AMI (Assistance to Medically Indigent) program. The effect of this was that during that four-month period, 40,000 people, including many single-parent, working mother families were without any medical insurance and had no way of paying medical bills. Other programmatic changes involving elimination or gross modifications of programs included AFDC-MANG; General Assistance Medical; Hospital and Clinic Copayments; Rates for Medical Providers, etc. From February 1 — July 1, 1983, the already hard-pressed people of Cook County were denied further assistance as a result of these policy changes.

Illinois Department of Public Aid reported that in Cook County, 800,000 people live in poverty. AFDC cash grants are supplemented by food stamps. For months, welfare families have been reporting that their food stamps have been running out after the first three weeks of the month. This is putting an increased demand on the already over-burdened food pantries and soup kitchens. For example, during 1982, in Cook County, a total of 96 food pantries fed 450,112 and closed its doors to 41,017 people because they ran out of food. As of July 1983, a *seven month* period, 104 food pantries already fed 582,124 people and turned away 60,720. During the summer months, supply is cut when demand is greatest because: 1) schools are out of session, eliminating the free lunch program; 2) many people go on vacation, therefore, the supply of food from church food drives and volunteer pantries is greatly reduced. The food stamp cutbacks are resulting in an increasing number of children going hungry. One mother with two children ran out of food stamps after the third week of every month. She either goes to a local soup kitchen or occasionally a family from her church will feed her and her children for that last week. Every family interviewed had experienced at least one food stamp reduction. Some families sell food stamps in order to pay rent or to pay the ever-rising utility bills. Basic survival needs of the poor are always present.

The entire shrinkage of money in poor communities has put terrible pressure on people just to survive. Marillac House staff reported reaching out to 700-1000 families *per month* needing emergency food. In addition to requests for food, agencies as Hull House and Marillac House reported more than 1,000 requests per year

for other assistance: clothing, utility, furniture, rent, car fare, blankets, heaters, and even assisance with reading and filling out forms. To meet the increasing demands for help, there is an increase in referrals among providers.

CHILD HEALTH

Regarding the Child Health issue area, our findings showed that in general, parents of impoverished families are usually black, young, female, and single; lack parenting knowledge and skills; lack good nutrition understanding; and rely on emergency rooms for medical assistance when problems have reached crisis stages. Our findings also indicate that in general, children of impoverished families may not live beyond the first year (in Chicago, the infant mortality rate is third highest compared to 56 other major cities); may exhibit physical and mental deficiencies due in part to poor nutrition; may experience hunger on a daily basis; and may not have access to regular medical care.

Drastic cuts in state support of Medicaid programs have resulted in serious financial pressures on Illinois hospitals. Illinois has also changed how Medicaid providers and in-hospital providers, both community and private, are paid in terms of method, rate, and amount of payment, as well as a amount of service. Hospitals are taking a hard look at cost reduction and length of stay of Medicaid patients; it was reported that a number of doctors are dropping out of the program as well. Many pharmacies and physicians will not accept Medicaid patients due to the delay in receiving payment at the lower Medicaid reimbursement rates. The cuts have occurred at a time of increasing need. In Illinois the state-funded, non-Medicaid medical program is General Assistance. In the 18 months from January 1982 to June 1983, there was a 70% increase in the number of children enrolled in the program. During this period the state eliminated most hospital out-patient care, put a $500 cap on hospital inpatient care, and eliminated non-emergency dental care.

Dollar losses have reduced the outreach of quality care to the poor. Those no longer receiving Medicaid have been placed on a sliding-scale category, which at Evanston Hospital, for example, accounts for 50% of the Child and Adolescent Center program. Often these patients do not have expendable income to pay for annual check-ups. As a result, illnesses can develop into chronic stages where care becomes costly for families who have little to pay. Cook County Hospital admissions were reported to be up 20% in the past two years, partly from increased impoverished families and partly from referrals from other hospitals. Deaths and medical complications due to ambulance redirections are assumed to be happening, but are statistically unverifiable.

Other patterns developing are unpaid hospital bills and an increased use of the emergency room, since people cannot be turned away legally from emergency room service. In the City of Chicago, 31 of the City's 76 community areas have been designated health manpower shortage areas by the Department of Health and Human Services. This Department specifies that there should be one primary care physician for not more than 3500 persons. Five community areas have no primary care physicians. For example, West Englewood has 57,000 people and no primary care doctors. People in these areas depend on hospital emergency rooms and outpatient departments; but, due to greater cost of this type of care, many public aid departments are restricting this. The situation may account for a reported reduction in patient days at Illinois hospitals. Does this mean fewer poor people with medical needs are seeking help, or are fewer medical services accessible, resulting in fewer patients being seen?

These examples illustrate the negative effect of the dollar cutback, how "band-aid" subsidies (emergency room treatment) do not effectively pay the bills nor adequately deal with the concept of prevention. "Hospitals are forced to concentrate on dollar sense while ignoring the human element," and are finding it is not even making dollar sense when prevention aspects are reduced and crisis care is more costly.

The high infant mortality rate in Chicago was of grave concern to interviewees. The Chicago Health Department released statistics in October 1983 that the 1982 rate in Chicago of *18.6 deaths per 1,000* live births was *66% higher* than the national rate. Although there is a reported decrease in infant deaths, still great disparities exist between racial groups and neighborhoods. In Chicago, the highest death rates are documented to be predominantly in black communities of the South and West sides of the City; Burnside on the South Side had the highest death rate of 42 per 1,000 births in 1982. Health officials indicated that one of the biggest problems contributing to the high infant death rate is inadequate care for high-risk pregnant

women. Many of these women do not seek care until delivery time. According to the Chicago Health Department, risk factors contributing to high infant mortality rate are large numbers of teen pregnancies and unmarried mothers; low income and education; health problems; poor nutrition; previous pregnancy problems; smoking, alcohol, and drug use.

CHILD CARE

Assessment of the average Cook County recipient of federally subsidized day care denotes that more than one-half of the poor families are maintained by women. She is usually a single parent, black, and often a teenager; lacks formal education, having dropped out of school by age 13; does not possess basic childrearing skills or job skills; lacks socialization and has low self esteem; receives public funding for her support; and has become complacent with her position in life and is resigned to the fact that she cannot change her own destiny. However, she is hopeful her children will be more fortunate. In general, our findings indicate that children in these families often lack nutrition, with many dependent on the school food programs; do not receive preventative medical care at the pre-school age; lack the basic knowledge of how to prevent pregnancies; see no means of changing their station in life, having few adult role models who are self-sufficient, working citizens, and have many adult role models who exist in a "no education — no work — go on welfare cycle"; and often have school as the only stabilizing factor in their life and their only hope for eventual employment. In addition, these children lack parental supervision and often are left alone; infants and pre-school children are often left unattended while the parent works the night shift. Children, ages seven and eight, who do not have day care after school have become "latch-key" children. At the age of ten and under, many children have been made responsible for three or four younger siblings.

Cuts in federal and state monies have dovetailed to create a negative effect on children's social service programs. Within the child care system alone, a number of regulation and funding changes have been documented. Although the number of children in the City of Chicago declined between 1970 and 1980, the number of children in families with poverty level incomes increased. Day care in Illinois suffered funding reductions of 12-15% from FY 81 to FY 83. At this same time, more mothers entered the work force. Nationwide, in 1982, more than 48% of the women with a child under five were in the work force, compared to 41% in 1977, according to the U.S. Census Bureau.

Most (90%) of the Title XX eligible families have single parents, primarily mothers. Eligibility for subsidized day care was reduced from 90% to 70% of the median income last year for new clients; however, it was constantly under the threat of reduction to 60% if the state tax increase legislation had not passed on July 1, 1983. Should Illinois once again face a reduction to 60% level for eligibility, a single parent earning $10,407 or $867 per month would see the following occur with her earnings: deductions for FICA, taxes, and health insurance would reduce the $867 per month to a monthly net income of $623. That amount would be reduced further by rent ($350 minimum) and work transportation, leaving a balance of approximately $232 per month for food, clothing, and day care. Average day care costs *alone* are $200 per month minimum. As is evident by the above example, when left with the choice of food or day care, is there really a choice?

State and federal regulation changes within the child care system continue to present problems. As was previously mentioned, the way that income disregard is calculated for AFDC benefits is a problem. A family can deduct $160 per child per month from earned income for day care expenses. Formerly, there were no federal limits on the amount of child care disregard. This affects the incentive to keep a job. Day care has become a "work expense" which is subtracted from the net income. According to a survey by the U.S. Census Bureau, "49% of unmarried women and 36% of women in families with an income of less than $15,000 said they would work *if they could afford day care* for their children under five."

Other information shared with our interviewers regarding the day care situation is as follows:

1. The Child Care Food Program was cut by one third in January 1982.
2. A number of interviewees in the Child Welfare focus area reported that there seemed to be an increase in child neglect cases, which they felt was due partially from poverty and corresponding inability to provide for children's needs, and partially from lack of adequate day care.
3. Some families having higher fees imposed upon them for child care take their school age children out of day care; these children become "latch-key" children, having to let themselves into an empty

house or apartment and being alone until the parent(s) return. The ethnic populations often send the pre-school child back to the foreign country to live with relatives until he(she) is five. This was reported more often by Latino and Indian parents. In addition, there is no longer a program in Chicago for "after-kindergarten" care. This was one of the first programs to be cut; yet the need affects a large number of the working poor. These very young children may also become part of the "latch-key" children syndrome.

4. There are long waiting lists for child care slots. One provider stated that the government cut the 30 day grace period for parents in need. "You are not eligible for day care *unless* you're working; your name will not even be put on a list unless your're working." This has created another "Catch 22" for the poor.

5. In Chicago, there is only one center for infants for Title XX babies, St. Vincent de Paul. This agency reported a waiting list of 650 children and toddlers up to three years of age.

6. Centers operating for women in the 40-60% median income range are the hardest hit. Evidence of this was seen in numerous poor neighborhoods.

7. Services within day care provided for the special children, handicapped or abused, are almost nonexistent. The interviewers in the Child Welfare focus area documented the great need for the "high risk" family, i.e., parents identified as abusive who are trying to improve conditions at home, to have respite from continuous care of the child. These parents are unable to cope 24 hours a day and need some relief.

The day care situation in Cook County, as expressed by interviewees, is a concern that involved *all* Child Watch focus areas. The following concerns regarding current child care issues were stated most often:

1. *Subsidized day care programs* are not adequate in number in order to help the working poor. It is almost impossible to find a Title XX slot since most are filled and have long waiting lists. This affects the working poor who must decide between inadequate child care or not working. "Day Care Keeps Taxpayers Working" was a message heard throughout Illinois during the Summer of 1983, previous to the passage of the July 1 tax bill. According to a 1983 U.S. Census Bureau survey, "the availability of child care facilities plays an influential role in a mother's decision whether or not to enter the labor force."

2. *Infant and toddler care* of the very poor is almost nonexistent. The population really struggling are young mothers with infants. With the rise in teenage pregnancies, there is also an increase in infants and toddlers who need quality day care so that the mothers can finish their education and become better prepared for entering the job market.

3. *The lack of a "needs assessment" procedure* for a day care slot means that the determining factor is dependent on where the family's name appears on the waiting list. Because no needs assessment of day care generally has been done, no accurate data exist statewide as to the number of children receiving care or those going without care.

4. *Private funding of day care is minimal.* There is insufficient care for low-income families and middle-income families who have trouble paying the full cost.

5. *Many day care facilities do not meet minimal licensing requirements.* Recent federal budget cuts have forced many poor and low-income families to cut costs by choosing lower quality care. Examples of inadequate child care, such as unlicensed day care, sibling care, and unsupervised children are becoming more prevalent. In the past few years, the issue has not been so much "quality" care; what seems to exist is day care necessity for survival of the family.

The information I have presented today illustrates some of the impact that federal and state budget cuts and policy changes have had on social service programs mainly affecting poor, single, female-headed households, as documented by the Cook County Child Watch project. Other issues contained in our Child Welfare section, including abuse and neglect, adoption, foster care, and the handicapped child, as well as information pertaining to the impact on staff due to cuts and policy changes, and primary concerns of the interviewees for each focus area are included in our complete report which will be available in early March.

Thank you for your interest and concern. It is with the thought that our children are one third of our present and 100% of our future, that we must meet their needs.

VIRGINIA MARTINEZ
General Counsel
Latino Institute

Over the past few years, a number of conferences have been held and research reported indicating that women and children are becoming an increasingly larger portion of the poor in this country. The data indicate that black and Hispanic women are carrying the burden in the feminization of poverty. Despite advances that women have made over the past twenty years, many barriers remain to full economic equality. The problems are compounded when we talk about Hispanic women.

The Hispanic population, in general, is characterized by youth, low educational level, segregated housing and low income. Latinas have suffered discrimination as victims of the legal system, the media, the medical profession and employers. We are entering the labor force in increasing numbers with more children and more and more as single mothers.

Eighteen percent of Latino families are headed by females. This represents an increase in female-headed households for Latinos over the last decade of 68% as compared to 44% for blacks and 18% for whites. At the same time, 39% of Latina-headed households had young children as compared to 31% of black female-headed households and 11% of white female-headed households. Two-fifths of Latino children now live in households where the father is absent or unemployed. There is no doubt in our minds that these facts are directly related to another disturbing statistic: that is that the number of Hispanics living below the poverty level increased by 6.8% between 1981 and 1982. That increase represents a faster rate of increase than for blacks or whites. Twenty-nine percent of all Latinos, mostly women and children, now live below the poverty level. The income of Hispanic single mothers was only 38% of the average Hispanic family income.

The explanation for the lower wages is obvious when we see where Latinas are working. Thirty-seven percent of employed Latinas are concentrated in the operative/laborer occupational category. Twenty-five percent of Latinas are in administrative support and clerical positions. Latinas earn less than Hispanic males, following the pattern for all women.

We believe that there are legislative steps that can be taken to try to reverse the trend that has lead to a poverty rate among female-headed families of over six times that of male-headed families. The Latino Institute presented testimony before the House Labor and Commerce Committee Subcommittee on Pay Equity, supporting passage of House Bills 1646 and 1647. We believe these steps toward achieving pay equity are essential in reversing the trend toward the feminization of poverty. We have also supported passage of the Equal Rights Amendment.

Also essential to Latinas is access to bilingual and bicultural child care services. Increased funding for child care and other necessary services must be a priority to allow women to work without jeopardizing the health and safety of their children.

The legislature should also look carefully at job training programs to see that sufficient funds are put into effective programs. Education, at all levels, remains a key issue for our community.

We commend the legislature and the various agencies and organizations which were involved in passing the new child support legislation which we hope will assure that more fathers fulfill their financial obligations to their children. We believe the paternity law should be amended to remove the two-year statute of limitations which has already been found to be invalid by the courts.

The Latino Institute has expanded its research division to develop and report essential data regarding the condition of Latinos in this city. We will be happy to assist this Commission in presenting information to the legislature to support legislative proposals that will lead to better living conditions for our community, and particularly, our children.

Dr. Pat Smith-Pierce

President

Illinois Women's Agenda

Thank you for having this very vital hearing. The feminization of poverty is probably the single most important issue of the 1980s; the fact that it is so often ignored or neglected by people in authoritative positions only compounds the situation.

The Illinois Women's Agenda is a unique organization among those testifying today. We represent 60 women's organizations from across Illinois, some of whom such as Hull House Association, the American Association of University Women-Illinois State Division, and the Agenda itself, are studying the feminization of poverty and its causes while others are working in areas directly affected by or affecting women in poverty — the Illinois Coalition Against Domestic Violence, Coalition of Labor Union Women, Illinois Coalition of Women Against Rape, the Carbondale Women's Center, and more. In fact, over 60% of our member organizations find themselves concerned with this issue. It is from that perspective that I would like to address the Commission.

A brief review of the position of women in Illinois will set the way for this testimony. As we all know, women are 51.54% of the population in Illinois. Further we are 43.5% of the work force. Yet Illinois ranks fourth in the nation in terms of the number of female-headed households living in poverty; 46.2% of the families living below the poverty line are female-headed households. Since that number continues to increase at a rate exceeding 65% a year, as Chairwoman Currie pointed out in her letter, by the year 2000 100% of the families living in poverty will be headed by females.

It is our contention that this phenomenal pattern is caused by three trends:

1) the changing face of the family in society today;
2) the fact that women are either underemployed or unemployed; and,
3) the lack of support services needed by women to enable them to work. Each of these trends will be addressed with suggestions offered as to how to alleviate or reduce the cause.

The first trend is that of the changing face of the family in society. The family is changing due to the number of female-headed households which increases dramatically each year. The rise of teenage pregnancy is apparent. In a Governor's Task Force report, it was projected that of those young women in Illinois who turn 14 years of age in 1984, 21% will carry their first pregnancy to term by the time they reach their 20th birthday in 1990. Approximately 150,000 children in Illinois live with 130,000 teenage mothers, more than half of whom are unmarried. Today ⅔ of all teen mothers live below the poverty line. Few complete high school. Thus not only do these young children have children themselves but they must endeavor to provide for them with little or no formal education and often with little or no training in parenting.

Another facet of the changing family is the displaced homemaker. In 1982, there were 189,000 women considered as displaced homemakers. That's 4.2% of all the women in the state. The divorce rate accounts for much of this with 100/1000 white married couples and 233/1000 black married couples receiving divorces in Illinois in 1982. Yet current statistics indicate that only 46% of those households awarded child support actually receive it and the number drops as the years go by. Certainly the new child support enforcement legislation will go a long way to remedy this but more needs to be done to enable the women to care for themselves and their families. Further, these women often find themselves unprepared for the work force with few marketable skills and little work experience. Thus they have little independent ability to financially support their family. With little or no child support and few if any skills, these women are faced with an impossible situation.

Finally, female elderly in Illinois comprise a higher percentage of persons living below the poverty level than the general population that is female; 58.7% are over age 60, 60.8% over 65, and 65.5% are over 75 years of age. The growth rate for these categories doubled for women as did the numbers living in poverty.

Thus it appears apparent that a re-emphasis of policy direction should be developed. Women cannot just be considered as adjuncts of their husbands for this no longer typifies society in Illinois. Women *MUST* be regarded as primary wage earners in our society today if any meaningful change is to occur.

Second, women are either unemployed or underemployed in the work force. In the second quarter of 1983, the median weekly full-time earnings of women were $253 or $13,156 annually. However, men earned $383 or $19,916 annually. The male-female wage gap further increases when earnings of ethnic women are considered. In particular, Hispanic women earned $10,712 in 1983. In addition, most working women are segregated into 20 occupational categories out of a possible 420. Often these employment categories are low paying and low skilled with limited advancement and upward mobility. Further, these jobs rarely offer fringe benefits, health insurance or medical benefits. Of these 20 categories, 64% are classified as white collar workers in primarily three occuaptions — clerical, nursing and teaching. Only 6.4% were managers or administrators.

A job is N[illegible] a guaranteed road out of poverty for women as it is for men. Many women are hired at minimum w[illegible] yet at $3.35 per hour for 40 hours a week, the annual salary for such a job would be $6968. (Remember that the federal poverty level is $9300 for a family of four.)

An off-shoot of the unemployment/underemployment issue revolves around victims of domestic violence. The Illinois Coalition Against Domestic Violence maintains that most battered women seeking shelter want to live independently. However most are unemployed, have had little or no work experience outside the home, little or no job skills training and are generally undereducated for today's job market. In 1982, of the women seeking shelter, 69% were unemployed and 29% of those who were employed were part-time workers. Further, 36% did not graduate from high school and 77% reported individual incomes of less than $5000 per year; 88% of these women were mothers.

Clearly job and marketplace discrimination as well as sexual segregation join together to prevent women from achieving economic security and independence.

Finally, inadequate support services available for women often make it impossible for women to take advantage of training that is offered or to seek jobs. One such vital support service is child care or day care. In 1982, 49% of the mothers in the work force had children under age 5. In other words, approximately 280,000 children under age 5 had parents in the paid labor force. Yet even with all available forms of day care considered, there were only 117,000 day care slots available. To compound this lack, in 1984 the state (through the Department of Children and Family Services) will restructure its programs which will result in additional cuts of 44%. Other important support services include the following: transportation costs, employment services that stress nontraditional work, and health care services which are critical and especially important to women heading families.

In short, to say that a job exists or training is available but to fail to provide the necessary support services to enable women to take advantage of them negates the opportunity. A woman cannot train or take a job if she cannot get there, has no place to leave her child, etc.

We would suggest that the three trends just discussed need to be addressed if we are to curtail the rapid slide of women into poverty. We would therefore make the following recommendations:

1) A re-emphasis of policy direction needs to be developed by the leadership in the state to recognize women as primary earners. Women must be regarded, not as temporary or adjunct employees, but as serious wage earners.

2) Parenting training must be made available to teen mothers. Further, methods must be found to enable these mothers to continue and complete their education. Training leading toward marketable skills would seem to be a minimal recommendation.

3) Displaced homemakers programs must be expanded to meet the needs of their growing population. Efforts must be made to reach the displaced homemaker and provide her with training and job skills that will place her in the job market.

4) Economic opportunities and service assistance must be expanded for the female elderly. As a minimum this should include enhanced medical care, meals on wheels or other available meals, transportation to necessary appointments, and other basic care.

5) Women must receive training that will enable them to enter more varied occupational categories. Further, they must begin to enter jobs that will expand their earning potential.

6) Support services must be expanded and be made more readily available.

7) The state should lead the way in eliminating sexual segregation and discrimination in the jobs it controls.

Thank you again for this opportunity. By hearing our concerns and by listening to them, you are opening an avenue which will begin to halt this devastating condition.

PHOEBE S. TELSER
Social Policy Chair
League of Women Voters of Illinois

The League of Women Voters of Illinois fully supports the work of the Commission on the Status of Women and is very pleased to have this opportunity to testify today on issues involved in the feminization of poverty.

In reading material from the Commission it is clear that you are aware of the serious economic problems facing many women. It is no news to you that three out of five poor people are women; that two out of three older people in poverty are women; that one in three female-headed households is in poverty and that for blacks the statistic is one in two.

Let us say at the outset that the League believes that the *federal* government has an important role to play in alleviation of poverty for all people and we oppose the severe cuts in programs targeted to the poor which have taken place since 1981 and are again evident in the proposed FY 85 Federal Budget. We support restoration of funding to AFDC, food stamps, maternal and child health, nutrition, legal aid programs. We support federal job training and job creation programs, including the public service jobs which have traditionally benefited women and minorities.

Money which is coming to Illinois through block grants, including Social Service (Title XX), Primary Health Care, Maternal and Child Health Care, etc., should be targeted to the poor. Since the state has considerable discretion in the expenditure of these funds there must be continued monitoring and evaluation. Before turning to the role of the state government, it is also important to realize that the private sector is responding to increased emergency and other needs and must continue to do so, but there is no way that it alone can meet all the demands which exist.

In our view there are several inter-related factors causing the increasing numbers of poor women and their children. The first is low-paying jobs. Many women who work as domestics, childcare or clerical workers earn so little that they qualify for Aid to Families with Dependent Children (AFDC). Three-fifths of working women earn less than $10,000 a year and one-third earn less than $7000. As long as women are not paid the same as men for work requiring comparable education, skills, responsibilities and working conditions, many women will continue to be poor. If women were paid equitably approximately half of the families which are now poor would no longer be poor. We support efforts to achieve pay equity and comparable worth in the State of Illinois, such as HB 1646 and HB 1647.

Many women are underpaid, but an additional large number are unable to work or unable to find jobs. Over 1,000,000 people including 500,000 children, must rely on public aid. Grants are much less than the standard of need (the state's definition of the minimum necessary for subsistence needs). Many public assistance families receive less than 50% of what they require to survive. This has been a major reason for the increase in hunger, malnutrition and homelessness. We support the following legislation which I will only mention by number: HB 56, HB 2332 and HB 1663 which deal with emergency needs; and HB 207 (in its original form), HB 1757 and HB 2232 which change procedures in the Department of Public Aid. Providing funds for emergency food and shelter and upgrading public aid grants to a livable level are the most important short-term contributions that the state government can make in reducing feminine poverty.

Longer term solutions will have to make it possible for more people to become economically independent. The Department of Public Aid could come closer to filling its own mandate of "self-reliance, self-care (and) self-support" if a number of changes were made. Less than 3% of the DPA FY 84 budget is devoted to social services. Many workers have caseloads of 250 families or more. Additional staff is needed to help individual families develop ways to leave the welfare rolls. Recipients may be lacking the basic skills necessary for seeking and holding jobs. Job-training and job-finding would increase their chances to hold jobs. Another problem is that the DPA allows only a limited amount for day care expenses. Furthermore, a number of disincentives to employment are built into the system. Recipients are allowed $75 a month for work-related expenses, $160 a month for child care and for 4 months they are permitted to deduct $30 and one-third of income. Not only is this complicated but it may add up to less net income than the full AFDC grant. Another reason some people cannot afford employment is the loss of the medical "green card."

Another factor involved in the feminization of poverty is the increasing number of single parents. Single female-headed families are increasing at ten times the rate of single male-headed families. From 1960 to 1981 the number of poor people in female-headed families increased by 54% while the number in male-headed families decreased by 50%. Four-fifths of welfare recipients are in single female-headed families.

Women become single parents as a result of divorce, widowhood or out-of-wedlock births. Men who are divorced usually become single; women who are divorced often become single parents. A California study of 3000 divorced couples found that a year after divorce, the wife's income dropped by 73% while the husband's increased by 42%. Nonetheless, only 25% receive full court-ordered child support. The new law allowing garnishment of wages for nonpayment of child support and the emphasis which DPA Director Coler plans to place on child support collection should help to remedy this situation. Efforts should also be made to help non-welfare mothers collect the money to which they are entitled.

Births to unmarried parents have increased dramatically in the last 20 years. Over half of these births are to teenagers and the link between teenage parenthood and poverty is very strong. Sixty percent of households headed by females 15 to 24 are below the poverty line. These young mothers find themselves with a child to support, few marketable skills and scarce infant day care. Even if the father wants to help, he is likely to be an unemployed teenager himself. These families are at very high risk for long-term poverty and dependence on AFDC. A coordinated set of services including prenatal and infant care, family planning, educational and vocational counseling, job training, child care and a healthy dose of emotional support will help to prevent lifetimes of poverty. We are optimistic that the program Parents Too Soon will be successful and will continue beyond the current year.

The last factor which we would like to mention in relation to the poverty of women is aging. The overall poverty rate for women over 65 is 40% compared to 25% for elderly men, and the rate for minority women is more than double that of white women. Even women who have been financially secure most of their lives may have been widowed and left without their own or a spouse's pension, may have outlived their savings and may be living on the minimum Social Security benefit alone. The League is currently engaged in a statewide study of Illinois Laws Governing Marriage and the Dissolution of Marriage which includes the financial impact of pension, insurance and retirement income provisions upon death of a spouse. Following completion of this study we will probably have a number of suggestions for changes in Illinois laws.

In summary, alleviation of women's poverty will only occur when a number of conditions are ameliorated. We support:

1. Adequate federal funding of programs for the poor and job creation.
2. Targeting block grant money to the needs of the poor.
3. Efforts to achieve pay equity and comparable worth.
4. A Department of Public Aid budget large enough to raise grants to liveable levels, permit hiring of caseworkers and changes in regulations to encourage employment.
5. Assistance in the collection of child support for both welfare and non-welfare parents.
6. Continued funding for programs of coordinated, intensive services to high-poverty-risk groups, such as Parents Too Soon.
7. Continued attention to the special problems of the aged.

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THE TEEN PREGNANCY POVERTY CYCLE AND WHAT THE ILLINOIS PARENTS TOO SOON PROGRAM CAN DO TO ALLEVIATE IT

The Problem

The adverse health, social and economic consequences of teenage pregnancy are significant and long-lasting. Early parenthood often means substantial economic hardship and ususally marks the beginning of a dependent life. Families headed by young mothers are seven times more likely than others to live in poverty.

- In 1982, there were 25,566 births to teens between 11 and 19 in Illinois.
- 13.9% of the births in the state were to teens.
- Of the 25,566 births, nearly 30% were second or third children.
- Today in Illinois, we have 150,000 children living with 130,000 teenage mothers — two-thirds of the mothers are 17 or younger.

In addition to the serious health risks a teen pregnancy brings to both mother and baby, teen childbearing frustrates educational opportunity and career preparation. At least half of female high school dropouts cite pregnancy or marriage as the principle reason for leaving school. Only a small percentage of those who become teen mothers get a high school diploma. A nationwide survey by Planned Parenthood found that only 11% of mothers ages 13 to 15 and 18% of mothers ages 16 and 17 graduate from high school. Females who give birth before age 18 are only half as likely to finish high school as those who give birth at 20 or after. Those young fathers who became fathers before 18 were two-fifths less likely to have graduated from high school than those who waited. An even greater effect is noted on the possibility of completion of college. By age 29, women who delayed childbearing until their 20s were 4 to 5 times more likely to have completed college than those who became mothers in their teens. By age 29, young men who became fathers in their teens were only half as likely to have completed college as those who put off fatherhood until their early 20s.

Families headed by young mothers are seven times as likely as other families to be below the poverty level. Young teenage mothers have 50% more births than later childbearers. Teenage mothers are more likely than later childbearers to have had a teen parent. Of those women who became mothers at age 17 or younger, 22% had at least one parent who had a child as a teenager — more than two times the proportion of women who delay childbearing to age 25 or later. A Child Welfare League survey of 12-15 year old mothers fund that one quarter of the young mothers' parents gave birth before age 15 and another 57% between ages 16 and 19.

Women who were teenagers when their first child was born head one-half of Illinois's AFDC families. The dependency on welfare is almost assured if a girl is in her teens, a mother, and a racial minority. Lack of personal goals and the bleak possibility of getting a job to become economically independent keep many young families on the welfare treadmill. Little available day care and very few available jobs for low skill levels are barriers that most young families, without help, cannot overcome. Three-quarters of single mothers of any age receive no child support. More than six in ten young families in Illinois become known to DCFS within five years. Living in poverty, lacking education and opportunities, diminishes the prospects for the children of teen parents. They are more likely to become teen parents themselves and repeat the cycle.

The accompanying chart provides a wealth of statistical information about the incidence of teen pregnancy and its link with poverty in Illinois. (Chart A)

One Solution

To address the problems of teen pregnancy, Governor James Thompson announced in April 1983 that the State of Illinois would launch a major multi-agency primary prevention program to reduce the number

of unintended pregnancies and the many problems associated with childbearing at a very young age. The Parents Too Soon Program has been designed to provide a comprehensive range of coordinated services to prevent unwanted/premature pregnancy, to prevent the health risks associated with teen parenting and to provide a variety of support services to adolescents and adolescent families.

The Parents Too Soon initiative involves program efforts funded in six state agencies: The Departments of Public Health, Public Aid, Children and Family Services, Mental Health and Developmental Disabilities, Division of Services to Crippled Children and the Bureau of Employment Security. Three other agencies, the State Board of Education, the Dangerous Drugs Commission and the Governor's Planning Council on Developmental Disabilities, are cooperating with the program but are not funded with Jobs Bill money.

Specifically, the Department of Public Aid is offering services aimed at pregnancy prevention and completion of education for teen mothers in the Aid to Families with Dependent Children Program. The Department of Public Health has awarded grants to local agencies for family planning, prenatal and perinatal services and provides health and nutrition services for young parents and parents-to-be, in addition to other health and support services. The Department of Mental Health and Developmental Disabilities and the Dangerous Drugs Commission are working to provide more information on services available under the Fetal Alcohol Syndrome and Substance Abuse Programs. Crippled Children's Services at the University of Illinois is addressing the question of more early intervention for pregnant teenagers who have a high risk of giving birth to a developmentally disabled child. The Bureau of Employment Security has provided youth job and vocational counselors to work with Children and Family Services field offices. And, the State Board of Education will assist by joining with efforts to develop public awareness and networking of health and social services through the schools.

Three demonstration areas, funded through the Department of Public Health, will bring together all services in one location. Selection of the demonstration sites (on Chicago's west side, in Winnebago County and in the southern seven Illinois counties) was based on three criteria: 1) high rate of unemployment, 2) high rate of infant mortality, and 3) high percentage of births to teens. The primary services to be offered include:

1. family planning
2. prenatal care
3. postnatal care
4. perinatal care
5. WIC
6. health and nutritional education
7. counseling
8. adoption
9. sexually transmitted disease screening and treatment
10. substance abuse, including FAS
11. teen parent activities
12. day care for infants/children of teens
13. monitoring abuse and neglect
14. accessing community resources
15. advocacy and case management
16. child development and parent education
17. educational and vocational programs
18. employment placement
19. consumer education
20. family life and sex education
21. dental screening and care
22. well-baby care including developmental assessment

Underlying the many services and programs encompassed in the Parents Too Soon program is the assumption that teenagers can be best served through a networked and coordinated system of service provision. In the past, there have been some services for pregnant or parenting adolescents, but they were often uncoordinated and focused on only one area of services such as health care or child care, but not both.

Conclusion

Illinois has too many children giving birth to children. The costs to the children of both generations are high. The costs to society are incalculable. With intervention of services like that offered in Parents Too Soon programs, a reduction in welfare dependency is possible. According to *The State of the Child*, "each year a woman delays her first birth, the probability that she will be in poverty at age 27 is reduced by two percentage points." With Parents Too Soon educational and vocational assistance, young parents should be helped to become contributing rather than dependent members of society.

Without intervention, the teen pregnancy poverty cycle will continue unabated. With intervention, the program ought to begin to pay for itself by reducing the incidence and the negative effects of teen pregnancy.

EXPLANATION OF CHART A

THE LINK BETWEEN POVERTY AND TEENAGE PREGNANCY STATISTICS IN ILLINOIS COUNTIES

Using statistical poverty indicators (persons below the poverty level, female-headed families below the poverty level) from the 1980 census, which is the most recent compilation *by county*, and teen birth statistics by county for 1982, we can begin to see areas of the state where the problems associated with teenage pregnancy are particularly acute.

The accompanying chart displays those three indicators, both numbers of persons and percentages, for each of Illinois's 102 counties and for the state as a whole. In addition, other indicators are also listed to add some other information pertinent to pregnant teens and adolescent families. From left to right across the chart are the following indicators for each county:

1. Number of persons below the poverty line
2. Percent of persons below the poverty line
3. Percent of white persons below the poverty line
4. Percent of black persons below the poverty line
5. Total number of families
6. Percent of families living below the poverty line
7. Total number of female-headed families
8. Percent of female-headed families living below the poverty line
9. Unemployment rate (1980 and 1983)
10. Number of female dropouts, and dropout rate for both sexes
11. Number of births to teens
12. Percent of births to teens
13. Percent of low-birth-weight babies born to teens
14. Number of neonatal deaths
15. Number of postneonatal deaths

Columns 1 and 2: Poverty Level

The poverty rate for the state as a whole in the 1980 census was 11.1. The level at that time was set at $8,380 for a family of four. (The 1982 figure was $9,862.) The level ranged within Illinois from 3.0 in DuPage County, the most favorable rate, to Pulaski County with a rate of 29.8.

Counties with the highest rates are:

Pulaski	29.8	St. Clair	17.6
Alexander	26.5	Greene	17.5
Jackson	22.3	Franklin	16.4
Pope	20.5	Brown	16.3
Hardin	19.2	Johnson	16.2
Gallatin	18.1	Hamilton	16.1

Those counties are primarily rural, and primarily in the southern part of the state. Brown County in west central Illinois is the furthest north. St. Clair County, containing the city of East St. Louis as well as some more prosperous smaller towns and communities, is the most populous county on the list.

Counties with the lowest poverty rates are:

DuPage	3.0	Will	6.4
McHenry	4.2	Boone	6.6
Lake	5.2	Putnam	6.6
Grundy	5.4	Whiteside	6.7
Monroe	5.5	Ford	6.9
Woodford	5.5	LaSalle	6.9
Tazewell	5.9	Lee	6.9
Kane	6.1	Ogle	6.9
Piatt	6.4		

Five of the counties in the six-county metropolitan area of Chicago are on the above list, with the exception of Cook. Two counties surrounding Peoria, Woodford and Tazewell, are listed. Two adjacent to Winnebago (Rockford), Boone and Ogle, are on the list. Others are scattered and, if rural, generally have a small city or are adjacent to one in the next county. None is in southern Illinois.

Columns 3 and 4: White and Black Poverty

In the 25 Illinois counties with a substantial enough black population to make a comparison, we have listed the percentage of white persons living in poverty and the percentage of black persons living in poverty. At the most favorable end of the scale, the black poverty rate is twice that of whites; at the most unfavorable end, it is five times that of whites. Listed below are the counties and the difference between the white and black rates (i.e., 2x, 3½x, 5x). Consult the chart for actual percentages.

Adams 2½x
Alexander 3x
Champaign 2½x
Cook 5x
DeKalb 3½x
DuPage 4x
Jackson 2x
Jefferson 4x
Kane 4x
Kankakee 5x
Knox 2x
Lake 4x
Macon 4½x
Madison 3½x
McLean 3½x
Marion 2x
Peoria 4½x
Pulaski 3x
Rock Island 3½x
Sangamon 4½x
St. Clair 5x
Stephenson 3x
Vermilion 2½x
Will 5x
Winnebago 4x

Columns 5, 6, 7, 8: Total Families and Female-Headed Families Living in Poverty

These four columns provide an opportunity to see the difference in the number of total families and the percentage of those living in poverty, and the number of female-headed families and the percentage of those living in poverty. Female-headed families frequently begin with a teen mother.

The counties with the highest rates of female-headed households living below the poverty level are as follows. The state average is 30.7%.

Counties (Highest Rates of Female-Headed Households)	Percent of Female-Headed Families In Poverty	Percent Total Families In Poverty
*Pulaski	62.5	17.1
Calhoun	53.8	9.9
*Alexander	45.4	18.1
*St. Clair	45.0	14.0
Mason	43.7	9.6
*Hardin	43.2	16.6
*Greene	41.8	13.9
*Hamilton	38.2	12.2
*Pope	38.0	14.1
Kankakee	37.4	9.7
Jefferson	37.3	7.2
*Jackson	36.3	11.1

*These counties are also on the list of those with the highest levels of poverty.

The counties with the lowest rates of female-headed households living in poverty are as follows:

Counties (Lowest Rates of Female-Headed Households)	Percent of Female-Headed Families In Poverty	Percent Total Families In Poverty
*DuPage	6.7	2.2
JoDaviess	11.1	5.7
Stark	12.9	7.1
Bureau	13.3	5.3
*McHenry	13.3	3.3
*Lee	13.5	5.2
Perry	14.9	7.1
Moultrie	15.0	6.2
*Grundy	15.9	4.3
Crawford	16.1	5.3
*Woodford	16.1	4.1
Edwards	17.0	8.7

*These counties are also on the list of those with the lowest levels of poverty.

Column 9: Unemployment rate

Two rates are given here: 9A shows the unemployment rate in 1980 at the time of the other poverty indicators; 9B shows the figure for June 1983. This permits some comparison in a period of fluctuating unemployment. It is possible to do this with unemployment figures because they are calculated monthly on a county basis; other poverty statistics are not.

Column 10: Dropouts

The State Board of Education collects dropout statistics from schools for each school year. 10A lists the number of female dropouts from all grades in the high schools in a particular county. Since roughly half of those have probably dropped out because of pregnancy or marriage (although the Board does not collect statistics on reasons for dropouts), this gives some indication of school-related teen pregnancy issues. 10B lists the dropout rate for all students for the school year 1982-83, i.e., the percentage of students who have dropped out of all grades in that one year. The higher dropout rates that one might be familiar with, such as 15 to 20% or higher, are for a four-year period, from the time a freshman class enters high school to graduation.

Columns 11 and 12: Births to Teens

The number of babies born to teens and the percentage of total births are listed in these two columns. The statewide percentage of births to teens in 1982 was 13.9. Here are the counties with the highest percentages:

**Pulaski 29.2
**Alexander 26.5
**Hardin 26.4
Wabash 21.4
*Gallatin 21.0
Lawrence 20.7
Schuyler 19.6
*Franklin 19.4
**St. Clair 19.4
Marion 19.2
**Hamilton 18.9
**Pope 18.9
Wayne 18.9

*These counties are also on the list of highest poverty rates.

**These counties are also on the list of highest poverty rates and highest rates of female-headed households living in poverty.

The counties with the lowest rates of births to teens are as follows:

**DuPage	4.3	Menard	10.0
**McHenry	7.8	Stark	10.1
*Monroe	8.2	Clinton	10.4
**Woodford	9.1	Kendall	10.4
*Putnam	9.2	McLean	10.6
JoDaviess	9.5	*Lake	10.0

*These counties are also on the list of lowest poverty rates.
**These counties are also on the list of lowest poverty rates and lowest rates of female-headed households living in poverty.

Columns 13, 14, 15

The final three columns give three sets of health statistics for babies born to teens, relating particularly to pregnancy outcome. In column 13, the percentage of low-birth-weight babies born to teens is listed. Low birth weight, of course, is a signal of possible handicaps and health problems with the baby, and is frequently a result of poor prenatal care. Columns 14 and 15 list the number of infant deaths in 1982 — the neonatal death occurs before the baby is 28 days old, the post-neonatal death occurs between the 29th day and the baby's first birthday.

Because of the low numbers of incidences in some cases within a one-year period, particularly in the less populous counties, it is unfair to draw too specific a conclusion on this set of statistics alone. Trend information over several years should be gathered to do that. However, this does give a "snapshot" picture of the way the various counties looked for the most recent year for which statistics are available.

Counties with the highest rates of low-birth-weight babies born to teens are as follows. Statewide average is 10.3.

Pope	20.0	DeWitt	15.6
Pulaski	20.0	White	15.0
Stark	20.0	Logan	14.8
Schuyler	19.0	Marion	14.1
Alexander	18.0	Stephenson	13.6
Livingston	16.5	Peoria	13.1
Gallatin	16.0		

When looking at the list of counties with the lowest rates of low-birth-weight babies born to teens, we find that there are six counties which had no low-birth-weight babies recorded for 1982. All are counties with relatively samll populations and low numbers of births to teens. They are Greene, Hardin, Jasper, Marshall, Pike, and Washington. Others with low (favorable) rates are:

Bureau	1.4	Macoupin	3.8
Clinton	2.0	Massac	3.8
Hancock	2.7	Wabash	4.0
Piatt	3.6	Monroe	4.2
Montgomery	3.7	Mercer	4.8
Ogle	3.7	Kendall	4.9

Numbers of infant deaths vary between 0 and 16 for counties other than Cook. Winnebago had 16; Lake, Rock Island and Sangamon each had 14; St. Clair had 13 and Will had 10. Cook County had 328 infant deaths.

Comparison of Highest and Lowest Rates for Three Major Indicators

Using the three indicators of 1) poverty rate, 2) female-headed families in poverty rate, and 3) teen birth rate, tables on pages A–39 and A–40 enables us to see the counties with the highest rates, the counties with the lowest rates, and the rates for the most populous counties.

In the discussion so far of the highest and lowest rates of various indicators, it is evident that those counties at one end of the scale or another are primarily less populous counties. Highest rates for most indicators come in some of our rural areas, particularly in the southern part of the state. Lowest rates seem to be in "bedroom" counties, or those adjacent to our major cities of Chicago, Peoria, St. Louis, or Rockford, although there are also some rural counties and some mid-sized counties mixed in. The list of "high rate" counties points out the continuing problem of rural poverty and associated problems with teen births in Illinois.

However, it is necessary to take a look at the most populous counties, as well, those over 100,000 population. While they may not be at either end of the scale and may have more moderate rates of poverty indicators or teen births, the number of individuals affected in those counties and the pockets of high rates within the county as a whole can be masked simply by looking at overall numbers. This is particularly true in Cook and St. Clair Counties, where suburban-type communities may have low rates and sections of the cities of Chicago and East St. Louis have very high rates.

See the following tables for comparisons of counties:

COMPARISON OF HIGHEST AND LOWEST RATES OF POVERTY, FEMALE-HEADED FAMILIES IN POVERTY, AND TEEN BIRTHS

Counties With Highest Rates

Poverty		Female-Headed Family Poverty		Teen Births	
Pulaski	29.8	Pulaski	62.5	Pulaski	29.2
Alexander	26.5	Calhoun	53.8	Alexander	26.5
Jackson	22.3	Alexander	45.4	Hardin	26.4
Pope	20.5	St. Clair	45.0	Wabash	21.4
Hardin	19.2	Mason	43.7	Gallatin	21.0
Gallatin	18.1	Hardin	43.2	Lawrence	20.7
St. Clair	17.6	Greene	41.8	Schuyler	19.6
Greene	17.5	Hamilton	38.2	Franklin	19.4
Franklin	16.4	Pope	38.0	St. Clair	19.4
Brown	16.3	Kankakee	37.4	Marion	19.2
Johnson	16.2	Jefferson	37.3	Hamilton	18.9
Hamilton	16.1	Jackson	36.3	Pope	18.9
				Wayne	18.9

Counties With Lowest Rates

Poverty		Female-Headed Family Poverty		Teen Births	
DuPage	3.0	DuPage	6.7	DuPage	4.3
McHenry	4.2	JoDaviess	11.1	McHenry	7.8
Lake	5.2	Stark	12.9	Monroe	8.2
Grundy	5.4	Bureau	13.1	Woodford	9.1
Monroe	5.5	McHenry	13.3	Putnam	9.2
Woodford	5.5	Lee	13.5	JoDaviess	9.5
Tazewell	5.9	Perry	14.9	Menard	10.0
Kane	6.1	Moultrie	15.0	Stark	10.1
Piatt	6.4	Grundy	15.9	Clinton	10.4
Will	6.4	Crawford	16.1	Kendall	10.4
Boone	6.6	Woodford	16.1	McLean	10.6
Putnam	6.6			Lake	10.9

Rates for Most Populous Counties

County and Population	Poverty	Female-Headed Family Poverty	Teen Births
Cook.....5,182,038	13.7	33.6	15.4
DuPage.....650,084	3.0	6.7	4.3
Lake.....416,929	5.2	18.7	10.9
Will.....317,226	6.4	23.7	11.1
Kane.....273,534	6.1	21.1	7.9
St. Clair.....262,845	17.6	45.0	19.4
Winnebago.....246,978	8.3	27.7	14.8
Madison.....244,221	9.7	32.9	9.0
Peoria.....194,523	9.6	32.3	14.1
Sangamon.....174,016	8.6	23.1	14.3
Rock Island.....162,523	8.3	27.1	14.2
Champaign.....147,669	13.1	27.9	10.7
McHenry.....146,737	4.2	13.3	6.9
Tazewell.....130,637	5.9	24.7	11.2
Macon.....128,678	9.9	34.3	11.0
LaSalle.....110,257	6.9	26.0	5.5
McLean.....108,321	10.3	20.6	9.6

Chart A, on the following pages,
provides statistical information
about the incidence of teen pregnancy
and its link with poverty in Illinois.

CHART A

(Columns 1 through 8)

County and Population	Number of Persons Below Poverty Level (1)	Percent of Persons Below Poverty Level (2)	Percent of White Persons Below Poverty Level (3)	Percent of Black Persons Below Poverty Level (4)	Total Number of Families (5)	Percent of Families Below Poverty Level (6)	Total Number of Female Headed Families (7)	Percent of Female Headed Families Below Poverty Level (8)
Adams 69,034	7,573	10.9	10.5	24.7	18,907	8.7	2,098	30.2
Alexander 12,127	3,217	26.5	16.8	48.1	3,229	18.1	680	45.4
Bond 15,423	2,033	13.1	.....	.....	4,428	10.9	411	35.5
Boone 28,152	1,860	6.6	.....	.....	7,686	5.3	719	18.0
Brown 5,382	872	16.3	.....	.....	1,244	16.0	113	27.4
Bureau 38,663	3,056	7.9	.....	.....	10,783	5.3	763	13.3
Calhoun 5,759	799	13.8	.....	.....	1,631	9.9	65	53.8
Carroll 18,447	1,906	10.3	.....	.....	5,301	7.9	406	20.1
Cass 14,823	1,513	10.2	.....	.....	4,059	7.9	399	22.3
Champaign 147,669	19,482	13.1	11.6	26.8	37,252	6.9	4,207	27.9
Christian 35,951	3,491	9.7	.....	.....	10,263	7.1	988	21.7
Clark 16,626	1,949	11.7	.....	.....	4,745	9.7	389	23.3
Clay 14,470	2,188	14.6	.....	.....	4,362	11.5	353	26.9
Clinton 31,837	2,808	8.8	.....	.....	8,896	14.0	700	28.0
Coles 47,044	6,347	13.4	.....	.....	13,445		300	22.9
Cook 5,182,038	705,684	13.7	6.6	30.0	1,311,005	10.7	259,228	33.6
Crawford 20,551	1,680	8.1	.....	.....	6,207	5.3	421	16.1
Cumberland 10,984	1,252	11.4	.....	.....	3,094	11.2	52	21.3
DeKalb 64,988	7,250	11.1	9.9	32.5	16,429	4.8	1,457	19.2
Dewitt 17,887	1,744	9.7	.....	.....	5,068	7.7	445	31.2
Douglas 19,406	1,811	9.3	.....	.....	5,454	7.2	356	30.8
Dupage 650,084	19,818	3.0	2.8	12.5	174,635	2.2	22,427	6.7
Edgar 21,437	2,620	12.2	.....	.....	6,161	9.3	613	26.4
Edwards 7,885	880	11.1	.....	.....	2,340	8.7	188	17.0
Effingham 30,433	2,476	8.1	.....	.....	8,192	6.2	764	22.3
Fayette 21,051	2,680	12.7	.....	.....	6,059	10.4	552	30.2
Ford 14,972	1,038	6.9	.....	.....	4,302	5.1	288	19.0
Franklin 42,663	6,036	16.4	.....	.....	12,430	11.1	1,420	32.7
Fulton 43,111	4,594	10.6	.....	.....	12,312	8.3	1,155	33.0
Gallatin 7,441	1,347	18.1	.....	.....	2,107	13.7	202	26.7
Greene 16,415	2,879	17.5	.....	.....	4,667	13.9	394	41.8
Grundy 30,255	1,635	5.4	.....	.....	8,414	4.3	566	15.9
Hamilton 9,056	1,465	16.1	.....	.....	2,686	12.2	238	38.2
Hancock 23,349	2,699	11.5	.....	.....	6,677	8.8	550	21.6
Hardin 5,313	1,025	19.2	.....	.....	1,557	16.6	171	43.2
Henderson 9,090	1,013	11.1	.....	.....	2,581	9.0	184	25.5
Henry 57,291	4,301	7.5	.....	.....	16,049	7.1	1,177	23.7
Iroquois 32,447	3,141	9.6	.....	.....	9,258	7.6	705	20.5
Jackson 54,504	12,168	22.3	19.6	41.5	13,082	11.1	571	36.3
Jasper 11,195	1,205	10.7	.....	.....	3,130	8.2	181	12.7
Jefferson 36,032	4,678	12.9	11.6	43.9	10,102	7.2	426	37.3
Jersey 19,392	1,555	8.0	.....	.....	5,480	5.7	459	19.6
Jo Daviess 23,342	1,830	7.8	.....	.....	6,379	5.7	548	11.1

CHART A

(Columns 9 through 15)

County and Population	Rate of Unemployment 1980 (9A)	Rate of Unemployment 1983 (9B)	Number of Female Drop-outs (10A)	Dropout Rate (10B)	Number of Births to Teens (11)	Percent of Births to Teens (12)	Percent of Low Birth Weight Babies Born to Teens (13)	Number of Neontal Deaths (14)	Number of Post Neontal Deaths (15)
Adams 69,034	8.9	17.4	49	3.5	136	12.4	8.1	3	2
Alexander 12,127	17.7	22.4	19	5.3	50	26.5	18.0	1	1
Bond 15,423	9.9	14.3	10	2.8	34	16.4	0.0	0	0
Boone 28,152	10.0	13.1	43	4.7	50	11.2	6.0	3	0
Brown 5,382	7.0	9.4	4	1.8	12	16.9	0.0	0	0
Bureau 38,663	10.1	13.1	16	2.0	71	12.0	1.4	1	0
Calhoun 5,759	17.2	20.3	1	.8	12	16.9	0.0	0	0
Carroll 18,447	7.7	9.9	4	1.3	30	11.5	0.0	1	0
Cass 14,823	6.4	10.2	15	4.7	31	15.4	9.7	1	0
Champaign 147,669	5.6	7.4	120	3.8	282	10.7	5.7	1	1
Christian 35,951	9.4	14.8	44	3.9	82	16.0	12.2	1	0
Clark 16,626	11.9	17.5	12	4.8	42	17.9	9.5	0	0
Clay 14,470	11.1	17.7	14	4.6	40	16.6	5.0	0	0
Clinton 31,837	9.8	12.2	12	1.9	51	10.4	2.0	1	0
Coles 47,044	10.0	12.0	25	3.0	88	13.6	11.4	2	2
Cook 5,182,038	7.9	11.9	5,937	5.7	13,434	15.4	.....	205	123
Crawford 20,551	9.2	14.6	14	3.2	47	16.4	10.6	2	0
Cumberland 10,984	11.3	14.4	6	2.6	20	12.9	10.0	0	0
DeKalb 64,988	6.6	10.0	41	2.5	91	9.4	8.8	1	0
Dewitt 17,887	8.2	10.0	15	3.1	32	12.0	15.6	0	3
Douglas 19,406	6.3	10.0	6	1.6	47	12.9	10.6	1	0
Dupage 650,084	5.5	9.7	471	3.1	480	4.3	6.0	4	0
Edgar 21,437	9.3	15.1	20	4.4	50	15.5	6.0	0	0
Edwards 7,885	5.8	9.1	8	2.8	14	12.4	0.0	0	1
Effingham 30,433	9.8	10.2	13	1.6	67	11.1	6.0	1	0
Fayette 21,051	10.2	13.2	11	2.1	39	12.8	7.7	1	0
Ford 14,972	5.9	11.0	13	4.0	26	12.7	7.7	0	0
Franklin 42,663	14.4	23.1	60	5.8	109	19.4	9.2	0	0
Fulton 43,111	7.9	15.2	53	3.1	76	14.2	6.6	2	1
Gallatin 7,441	15.2	24.8	6	6.2	25	21.0	16.0	0	0
Greene 16,415	9.8	13.0	8	3.6	40	15.5	0.0	0	0
Grundy 30,255	9.6	16.9	24	2.6	67	12.7	6.0	2	0
Hamilton 9,056	12.1	18.3	7	3.1	23	18.9	8.7	0	0
Hancock 23,349	7.2	9.6	12	2.0	37	11.5	2.7	1	0
Hardin 5,313	18.2	28.0	11	7.4	19	26.4	0.0	0	0
Henderson 9,090	8.1	12.7	1	2.1	14	11.1	7.1	0	0
Henry 57,291	8.7	16.0	43	2.3	108	13.0	5.6	3	1
Iroquois 32,447	6.2	9.8	21	2.6	65	13.5	6.2	0	3
Jackson 54,504	8.7	10.2	108	8.8	116	13.3	11.2	0	1
Jasper 11,195	9.8	13.9	14	3.6	27	14.1	0.0	0	0
Jefferson 36,032	11.3	15.2	47	4.5	93	15.9	7.5	1	1
Jersey 19,392	12.9	17.0	9	3.4	53	16.1	5.7	0	0
Jo Daviess 23,342	8.6	10.0	9	1.6	31	9.5	6.5	0	0

CHART A—(Continued)

(Columns 1 through 8)

County and Population	Number of Persons Below Poverty Level (1)	Percent of Persons Below Poverty Level (2)	Percent of White Persons Below Poverty Level (3)	Percent of Black Persons Below Poverty Level (4)	Total Number of Families (5)	Percent of Families Below Poverty Level (6)	Total Number of Female Headed Families (7)	Percent of Female Headed Families Below Poverty Level (8)
Johnson 8,844	1,434	16.2	.....	.....	2,570	12.8	193	31.0
Kane 273,534	16,718	6.1	4.8	21.8	72,256	4.5	7,944	21.1
Kankakee 98,341	12,228	12.4	7.8	38.7	26,627	9.7	3,853	37.4
Kendall 37,026	1,565	4.2	.....	.....	10,133	3.3	736	17.2
Knox 58,903	5,323	9.0	8.7	17.4	16,621	7.2	1,802	24.9
Lake 416,929	21,891	5.2	4.0	17.7	112,050	3.9	10,464	18.7
La Salle 110,257	7,666	6.9	.....	.....	30,418	5.5	2,905	26.0
Lawrence 17,300	2,100	12.1	.....	.....	4,983	9.8	379	32.9
Lee 34,397	2,405	6.9	.....	.....	9,419	5.2	864	13.5
Livingston 38,154	2,814	7.3	.....	.....	10,625	5.2	873	17.4
Logan 28,945	2,372	8.0	.....	.....	8,349	6.3	752	21.3
Macon 128,678	12,803	9.9	7.1	33.3	35,849	7.8	4,546	34.3
Macoupin 48,158	4,615	9.5	.....	.....	13,669	7.3	1,161	25.8
Madison 244,221	23,895	9.7	8.4	30.2	68,207	7.4	8,355	32.9
McLean 108,321	11,250	10.3	9.3	32.9	28,230	6.0	2,999	20.6
McDonough 31,380	4,991	15.9	.....	.....	8,329	9.1	834	34.2
McHenry 146,737	6,224	4.2	.....	.....	39,994	3.3	3,243	13.3
Marion 42,812	4,935	11.5	11.0	21.3	12,091	9.2	1,376	30.2
Marshall 14,231	1,009	7.0	.....	.....	4,007	5.8	68	21.6
Mason 19,387	2,181	11.2	.....	.....	5,452	9.6	462	43.7
Massac 14,712	2,268	15.4	.....	.....	4,421	11.6	503	34 1
Menard 11,461	890	7.7	.....	.....	3,328	6.5	235	22.9
Mercer 19,078	1,884	9.8	.....	.....	5,508	10.4	352	32.9
Monroe 19,749	1,105	5.5	.....	.....	5,420	4.1	445	21.1
Montgomery 31,128	3,192	10.2	.....	.....	8,804	7.6	692	24.8
Morgan 35,118	3,689	10.5	.....	.....	9,853	7.9	1,097	27.8
Moultrie 14,086	1,229	8.7	.....	.....	4,086	6.2	253	15.0
Ogle 45,721	3,158	6.9	.....	.....	12,735	5.7	928	23.7
Peoria 94,523	18,703	9.6	6.9	31.0	52,896	7.3	6,887	32.3
Perry 21,440	1,886	8.7	.....	.....	6,087	7.4	976	14.9
Piatt 16,439	1,053	6.4	.....	.....	4,732	5.2	354	17.2
Pike 18,707	2,878	15.3	.....	.....	4,950	12.1	418	32.5
Pope 4,291	881	20.5	.....	.....	1,195	14.1	113	38.0
Pulaski 8,753	2,614	29.8	17.8	54.2	3,130	17.1	384	62.5
Putnam 6,069	406	6.6	.....	.....	1,731	5.2	113	17.6
Randolph 32,114	2,787	8.6	.....	.....	9,082	6.2	982	20.5
Richland 17,366	1,732	9.9	.....	.....	4,961	7.4	360	23.3
Rock Island 162,521	13,624	8.3	6.9	26.6	44,742	6.2	5,330	27.1
Saline 27,561	4,171	15.1	.....	.....	8,118	11.6	891	35.3
Sangamon 174,016	15,046	8.6	6.9	31.3	2,923	6.1	1,533	23.1
St. Clair 262,845	46,511	17.6	8.5	41.5	69,142	14.0	13,456	45.0
Schuyler 8,254	1,003	12.1	.....	.....	2,430	9.5	182	34.3
Scott 6,072	767	12.6	.....	.....	1,747	10.3	103	22.3

CHART A—(Continued)

(Columns 9 through 15)

County and Population	Rate of Unemployment 1980 (9A)	Rate of Unemployment 1983 (9B)	Number of Female Drop-outs (10A)	Dropout Rate (10B)	Number of Births to Teens (11)	Percent of Births to Teens (12)	Percent of Low Birth Weight Babies Born to Teens (13)	Number of Neontal Deaths (14)	Number of Post Neontal Deaths (15)
Johnson 8,844	11.2	17.2	2	1.5	13	11.0	7.7	0	0
Kane 273,534	7.2	11.6	401	4.9	668	12.9	7.9	5	2
Kankakee 98,341	11.5	17.6	118	4.5	301	19.0	8.3	5	0
Kendall 37,026	5.6	10.3	27	2.6	61	10.4	4.9	1	0
Knox 58,903	13.9	16.8	53	4.1	124	15.8	10.5	2	1
Lake 416,929	6.9	9.1	373	3.2	817	10.9	8.7	7	7
La Salle 110,257	13.3	17.9	113	3.8	199	12.3	5.5	2	1
Lawrence 17,300	8.6	13.1	23	5.3	45	20.7	6.7	0	0
Lee 34,397	8.3	14.4	26	3.9	84	15.7	6.0	2	1
Livingston 38,154	6.3	9.7	32	2.5	79	13.2	16.5	1	1
Logan 28,945	6.9	12.9	15	2.4	54	12.6	14.8	1	0
Macon 128,678	11.7	16.4	155	5.6	263	14.5	11.0	4	2
Macoupin 48,158	8.3	13.7	41	3.4	105	14.4	3.8	2	5
Madison 244,221	10.7	15.1	335	5.5	535	15.0	9.0	5	0
McLean 108,321	6.2	8.5	89	4.0	188	10.6	9.6	4	1
McDonough 31,380	8.0	13.9	20	2.2	56	12.8	8.9	0	0
McHenry 146,737	7.6	10.3	105	2.9	188	7.8	6.9	2	1
Marion 42,812	10.8	14.5	64	4.3	135	19.2	14.1	3	0
Marshall 14,231	6.9	12.9	5	1.3	28	13.9	0.0	1	0
Mason 19,387	9.3	14.7	24	4.3	49	18.8	6.1	0	0
Massac 14,712	11.2	18.4	15	4.7	26	12.9	3.8	0	0
Menard 11,461	5.8	8.4	10	3.1	18	10.0	11.1	1	0
Mercer 19,078	6.7	13.6	15	2.6	42	14.6	4.8	2	0
Monroe 19,749	8.1	10.5	14	2.0	24	8.2	4.2	0	0
Montgomery 31,128	10.6	20.0	40	4.4	80	16.0	3.7	1	0
Morgan 35,118	7.0	11.0	34	4.8	72	12.3	9.7	3	1
Moultrie 14,086	8.2	10.8	6	2.0	27	12.9	11.1	0	0
Ogle 45,721	8.0	11.7	43	3.3	80	11.9	3.7	1	0
Peoria 94,523	8.5	18.5	259	6.2	465	14.1	13.1	6	1
Perry 21,440	10.3	15.4	13	2.3	45	14.8	6.7	0	0
Piatt 16,439	7.4	10.5	18	3.3	28	12.4	3.6	0	1
Pike 18,707	8.4	15.8	13	3.2	40	16.1	0.0	0	0
Pope 4,291	17.2	21.3	4	4.3	10	18.8	20.0	0	0
Pulaski 8,753	16.7	21.2	13	5.1	45	29.2	20.0	0	0
Putnam 6,069	11.7	18.2	2	1.6	8	9.2	12.5	0	0
Randolph 32,114	7.8	12.2	26	3.8	79	15.8	5.1	2	1
Richland 17,366	10.1	19.9	19	4.5	48	15.8	10.4	0	0
Rock Island 162,521	7.7	19.3	172	4.4	381	14.2	9.2	9	5
Saline 27,561	12.9	21.3	38	5.1	69	18.6	12.2	2	1
Sangamon 174,016	7.6	9.5	136	5.0	399	14.3	8.7	8	6
St. Clair 262,845	9.8	13.6	394	5.6	930	19.4	10.5	12	1
Schuyler 8,254	7.4	10.9	3	1.8	21	19.6	19.0	0	0
Scott 6,072	6.7	10.9	1	.8	12	13.6	0.0	0	0

CHART A—(Concluded)

(Columns 1 through 8)

County and Population	Number of Persons Below Poverty Level (1)	Percent of Persons Below Poverty Level (2)	Percent of White Persons Below Poverty Level (3)	Percent of Black Persons Below Poverty Level (4)	Total Number of Families (5)	Percent of Families Below Poverty Level (6)	Total Number of Female Headed Families (7)	Percent of Female Headed Families Below Poverty Level (8)
Shelby 23,680	2,501	10.5	.....	.....	6,696	7.6	464	29.9
Stark 7,263	643	8.8	.....	.....	2,013	7.1	131	12.9
Stephenson 48,791	3,473	7.1	6.3	18.4	13,595	5.4	1,310	20.1
Tazewell 130,637	7,784	5.9	.....	.....	36,856	4.7	3,153	24.7
Union 16,999	2,490	14.6	.....	.....	5,413	11.5	408	29.9
Vermilion 93,505	10,765	11.5	10.2	23.8	26,000	9.0	3,051	34.8
Wabash 13,448	1,481	11.0	.....	.....	3,842	7.7	358	27.9
Warren 20,953	2,510	11.9	.....	.....	5,910	9.2	525	30.6
Washington 15,132	1,434	9.4	.....	.....	5,437	5.8	267	17.6
Wayne 17,894	2,446	13.6	.....	.....	5,327	10.5	417	24.9
White 17,321	1,858	10.7	.....	.....	5,203	7.8	500	26.8
Whiteside 65,133	4,421	6.7	.....	.....	17,958	5.5	1,558	24.9
Will 317,226	20,317	6.4	4.5	21.0	82,742	4.9	8,489	23.7
Williamson 55,376	6,540	11.8	.....	.....	15,879	8.8	1,672	24.7
Winnebago 246,978	20,580	8.3	6.6	24.8	67,241	6.5	7,776	27.7
Woodford 32,455	1,806	5.5	.....	.....	9,028	4.1	642	16.1
ILLINOIS	1,230,541	11.1	7.1	30.0	2,945,108	8.0	429,143	30.7

CHART A—(Concluded)

(Columns 9 through 15)

County and Population	Rate of Unemployment 1980 (9A)	Rate of Unemployment 1983 (9B)	Number of Female Drop-outs (10A)	Dropout Rate (10B)	Number of Births to Teens (11)	Percent of Births to Teens (12)	Percent of Low Birth Weight Babies Born to Teens (13)	Number of Neontal Deaths (14)	Number of Post Neontal Deaths (15)
Shelby 23,680	12.2	16.9	19	2.6	44	14.0	9.1	2	0
Stark 7,263	6.4	11.9	3	2.7	10	10.1	20.0	0	0
Stephenson 48,791	7.3	10.0	73	6.5	88	12.1	13.6	0	1
Tazewell 130,637	8.5	19.0	120	3.6	221	11.2	6.8	6	2
Union 16,999	14.3	17.3	31	4.9	28	13.0	7.1	1	1
Vermilion 93,505	12.7	16.3	112	5.2	266	18.1	7.1	3	2
Wabash 13,448	6.5	12.7	15	4.1	50	21.4	4.0	0	0
Warren 20,953	9.0	14.5	26	5.1	53	16.0	7.5	1	1
Washington 15,132	7.7	12.7	13	3.0	26	12.3	0.0	0	0
Wayne 17,894	10.8	13.6	27	5.3	53	18.9	7.5	0	1
White 17,321	11.4	18.2	24	4.8	40	16.1	15.0	0	0
Whiteside 65,133	9.7	23.7	80	3.8	125	13.8	7.2	0	2
Will 317,226	8.7	16.1	344	4.5	604	11.1	9.1	6	4
Williamson 55,376	14.2	21.7	44	3.2	114	15.3	6.1	2	1
Winnebago 246,978	10.2	15.8	388	6.7	594	14.8	8.8	11	3
Woodford 32,455	5.7	13.7	26	2.7	48	9.1	8.3	0	0
ILLINOIS	12.7	.....	12,048	4.7	25,566	13.9	10.3	365	199

FRANCES H. KRASNOW
Chairperson
Chicago Council of Lawyers, Women's Rights Committee

The Chicago Council of Lawyers is a Bar Association founded in 1969. We have approximately 1300 members. Most of the Council work is done in our substantive committees. I am the Chairperson of our Women's Rights Committee and today I speak for the Committee and for The Illinois Legislative Project. The Project was organized in January 1983 by the Chicago Council of Lawyers to provide legislative advocacy for the poor.

Although we will be supporting specific legislation to help reform the alarming and increasing feminization of poverty, I would also like to emphasize that the effectiveness of laws designed to help women to gain equality depends a lot on how much women use the laws to protect their rights. It helps no one to have good laws unless people make an effort to see that the laws are fully and fairly enforced. We urge this Commission to help inform women of their rights under Federal and State Anti-Discrimination Laws.

The feminization of poverty has not been caused by a change in any single aspect of women's lives, but has resulted from a combination of social and economic factors. Over the last two decades, rising rates of divorce and illegitimate births have changed family structures and increased women's financial need. Federal and state policies affecting women's economic status must advance to meet that need. Much of the responsibility for women's underemployment and unemployment also lies with deficiencies in education and training. In school, girls are steered away from many occupations into lower-paying, traditionally female jobs. We must find a way to correct this situation.

The prohibitive expense, or difficulty of obtaining quality day care, also remains a disincentive to work. More day care slots must be made available. This means more funds must be put into subsidized day care. Women head 80% of the families living in Chicago Public Housing, yet there are very few on-site child care centers.

Legislation permitting job sharing in state agencies would assist many women to take this kind of job while still leaving time for family responsibilities. Hopefully, this would encourage the private sector to do likewise. We will support this kind of legislation. We will also support pay equity legislation and hope it will pass in this session of the General Assembly. Specifically we support Chairwoman Currie's bills, House Bills 1646 and 1647. We do not believe that setting equitable wage scales is as difficult as the opponents contend. This is done every day by American business and industry. As Joan Beck stated in the *Chicago Tribune*, "The more women in an occupation, the lower its pay scale is. What is considered women's work is historically, deliberately and persistently underpaid — not so much because it is undervalued economically by society but simply because it is done by women."

Another area of our concern is health insurance coverage. Too many women, after the death of their spouse or after divorce, are left without health insurance benefits. We recommend legislation that would extend group health insurance for at least five years following death or divorce from spouse.

We need to keep in mind the overwhelming magnitude of the problem confronting poor women and their children. Sixty percent of families living below the poverty level are headed by a woman. The recent hunger hearings held at Cook County Hospital emphasized the serious nature of malnutrition and dramatically demonstrated the need for helping women and children. If some of the programs necessary to begin to solve these problems demand more state revenue we would look to the state income tax as a source and would support making permanent the surcharge, due to expire on July 1st. Although this is probably politically impossible in the spring session of the General Assembly, perhaps it can be accomplished after the November general election.

A report by the U.S. Commission on Civil Rights issued last year, entitled *A Growing Crisis: Disadvantaged Women and Their Children*, predicts that by the year 2000, 90% of those in poverty will be women and children. It is up to us, to all of us, to turn this situation around. Jobs, pay equity, day care, adequate public aid benefits, health care — this is where we should start.

Susan Katz
Policy Specialist
United Charities of Chicago

My name is Susan Katz and I am a Policy Specialist from United Charities of Chicago, an agency which has been concerned about the welfare of families for the last 126 years.

The words "Feminization of Poverty" refer to a process or a phenomenon marked by gradual changes that lead toward a particular result and that result is that poverty in the United States affects more single females, females with children, than their male counterparts. In 1980, the National Advisory Council on Economic Opportunity warned that the shape of poverty is changing in America. The Council predicted, "All other things being equal if the proportion of the poor who are in female-headed families were to increase at the same rate as it did from 1967 to 1977, the poverty population would be composed solely of women and their children by the year 2000." From 1970 to 1980, white families in Chicago headed by women increased from 13% to 17%. For blacks, the increase was from 30% to 45%.

Single parenthood is both a cause and an effect of poverty. The cause is obvious: the single parent usually is a woman with a relatively low-earning ability. With increasing divorce rates, separation, and teenage pregnancy, traditional roles of men and women have been changing as the economy changes from industrialization to post-industrialization. Women who have been primarily socialized to be emotional and physical caretakers of their families (positions that are not economically rewarded) and men socialized to be the "breadwinners" of their families are both struggling with sex role changes. Women are particularly struggling to free themselves from economic dependency and to move to economic self-sufficiency. In effect their struggle has brought us here today to look at how programs, institutions, and laws aid or hinder their struggle and what changes may be proposed to assist them in providing for themselves and their children.

With the establishment of the Reagan administration, we have seen dramatic budget cuts for human service programs. In addition, more strict eligibility requirements have been set within programs.

Historically, the AFDC program came into existence to benefit women with dependent children, who lost their husbands due to death, divorce or desertion. Society intervened and provided small cash grants which allowed families to exist at marginal levels. As the program developed it discouraged two-parent families through failure to offer assistance to unemployed fathers. Currently Illinois is one of twenty states that provide assistance to the primary wage earner (a male) through the AFDC-U program. The program could be strengthened here and opened to more families if Illinois expanded the eligibility formula and reduced the two year requirement of consecutive work within a 5½ year period to one year of consecutive work. This is being recommended in light of Illinois having one of the highest unemployment rates in the country. If fathers are eliminated from programs serving families, their families will be even more impoverished as grants are reduced and familial ties are broken.

In its zeal to reform the "welfare system," the current administration has had high praise for workfare programs. This "workfare" model is now being introduced to AFDC recipients as an eligibility requirement for cash assistance. In Illinois, the program will be called Work Incentive Demonstration Participation. The proposed program requires women whose children are over six to participate. Women having children under six are exempt. On the face of it, the proposed regulations in January 1984's *Illinois Register* outlining the Work Incentive Demonstration Participation Program appear to make sense. The program's objective of employing welfare recipients could actually make more women self-sufficient and move them from the poverty rolls.

However, the method of assigning recipients to various program components after the client's individual job search seems to be very subjective and discriminating. If a woman has what is to be employable skills (based on past work history and tests) she cannot be assigned to the pre-employment component of the program. However, it is only this component of the program that will provide education and training programs to make the client more marketable. The client with perceived employable skills must continue her job search within the component of what will be called the Job Club — here the client receives structured counseling and assistance in trying to find a job. If through individual job searching and Job Club's assistance, work still has not been found, then she will be assigned to the Illinois Work Experience Program. In the Work Experience Program she will be assigned to work in one of the following categories: clerical aide, dietary

aide, maintenance aide, or program aide positions that require fairly low skills and are unpaid. Thus she will continue to receive a welfare grant and her poverty will be perpetuated.

A more realistic plan would involve providing training and job placement on "real" jobs for such women who will then receive a day's pay for a day's work. More importantly, job opportunities, day care and choices should be available for AFDC recipients as for all women in the communities. For a more lasting and viable solution, we recommend steps be taken to structurally alter economic opportunities for women through affirmative action programs, and stricter implementation and monitoring of affirmative action programs. To fight the feminization of poverty one must fight occupational sexism. Although there are more than 44 million women in the paid labor force today, 80% are restricted to just 20 of the 420 listed occupational categories — mostly in retail sales, service, clerical, factory or plant work. Of those women who found jobs in 1978, only 9.9% held well-paid traditionally "male" jobs, while 21.6% held sex-neutral jobs, and 68.5% were segregated into low-paid traditionally "female" jobs.

The city recently passed the Jobs Ordinance that stipulates if $100,000 or more city dollars are used for a city construction project the contractor must try and hire a crew composed of at least 7% women journey workers and apprentices, and construction laborers of whom at least 10% are women. This type of legislation is a step in the right direction, but without strong enforcement by the city, the law will have little meaning.

The State of Illinois might well use this as a model for state construction projects, thereby assuring women more economic opportunity in the construction industry — which usually has well-paying jobs that have traditionally discriminated against hiring women.

Finally with regard to AFDC grants, United Charities supports the primary goal of the Illinois Campaign For Family Stability — and that is establishing an adequate grant within the state's established standard of need. For example: in 1984, the Department of Public Aid estimated that a family of three needs $632 per month to meet subsistence needs. Yet, the Department provides only a maximum of $302 in cash assistance to this family, less than 50% of the needs standard. Even if this family receives the average allotment of food stamps ($172), the amount of assistance given ($492) still falls far short of the state's standard of need.

The standard of need is updated yearly to reflect the increase in the cost of living. However, AFDC recipients have not received an increase in their grants since 1981, even though the state has found the resources with which to provide increases for virtually every other item in its budget. In this instance of stringency toward its impoverished families, Illinois continues to fall behind most of its neighboring states and the large states with similar economic problems. Jobs and training should be available to help break the cycle of poverty but for those mothers who must apply for public assistance to care for their families, funds should be allocated to ensure them the basics of food, clothing and shelter.

We as a society must ask ourselves are we prepared to fight the feminization of poverty through more concrete marketplace opportunities. Will female-dominated occupations that require a comparable amount of skills, knowledge, and responsibility as male-dominated occupations ever be monetarily rewarded? Will the slogan equal pay for equal work ever become a reality, or will we continue to see women earn 59¢ for every dollar that a man earns? Will we continue to allow millions of women and children to exist in poverty and thereby contribute to the demise of our civilization?

FRANCES GAMWELL
President
Public Welfare Coalition
Associate Director
CRS Center for Community Research and Assistance

If you think our system is working just ask a woman who *isn't*.

If you did not know the ways in which poverty among Illinois women and children is accelerating, you certainly know now because we've been told about it this afternoon.

- You know that during just one month in 1983, 36% of the *New* AFDC applicants applied because they had lost their jobs;
- You know that 4/5 of Illinois welfare recipients are female heads of single-parent families;
- You know that even when she *has a job*, the Illinois woman would probably be among the 3/5 of all working women who earn less than $10,000 a year — or among the 1/3 who earn less than $7,000 a year;
- You know that when she can't work, her public welfare grant — for herself and her "average family" of two children — is 48% below what the state *itself* says she needs;
- You know that the few dollars she *does* receive in 1984 will buy less than 75% of what could be bought in 1974;
- You know that while she's on welfare — and unemployable in the current, "highly skilled applicants only" job market — she isn't offered job training; she gets work placement;
- You know that even if she could *partially* pay for day care services, the low-income Illinois woman will fail to get her child, along with 40,000 other children, into 17,000 day care slots provided for eligible children;
- And I hope you know that she and her children would have to be very, very sick before they could receive health care. There is little or no provision for early diagnosis and/or disease prevention for her in Illinois. And don't think she isn't scared about this. She may not know that the statistical researchers say there are 500,000 poor children in Illinois welfare recipient families — and she may not know that our infant mortality rate is among the 3 highest in U.S. major metropolitan areas — but she knows — first hand — that an awful lot of children are hungry, are homeless, are sick, are dying — and are dead.

But *we* know more than this. *We* know what we *could* and *should do* about it. We could — and should — give principal priority to self-help, self-sufficiency and prevention.

We could enact — in 1984 — a fair and adequate income assistance bill — raising all current Illinois income assistance program grants to Illinois's *own* 1984 standard of need levels; and we could see that job training is available so our female — and male — public welfare recipients can look forward to competing in the job market — present and future.

And while she's receiving income assistance and job training,

- we could provide greatly increased and fairly priced day care services, so she can be trained, and later take a job, and also sustain the necessary babysitting costs — conveniently near her home or work;
- we could provide medical check-ups for children *and* adults — sick or *not* — once each year;
- we could provide for an increasing number of state-supported food pantries, as well as state-initiated private-sector pantries;
- we could insist upon state initiative *and support* of increased temporary and semi-permanent shelter in Illinois;

. . . and on and on. We know what to do. We are not *uncreative* in Illinois and we *need not be irresponsible*.

All of us, rich and poor and in between will get just what we want when — and if — we finally recognize that the *system* is the problem, not the *people*. And that, unfortunately, systems don't hurt, or stay hungry, or sleep in the street, or earn less than $10,000 a year, or die of malnutrition or make taxpayers furious. *People* do that, even though they are *not* the problem.

On the contrary, they are the sufferers and the recipients of the problem.

The current system is causing and perpetuating unnecessary grief and anger and misunderstanding and prejudice and misplaced blame while offering no alternative *but* applying for income assistance and remaining on the public welfare rolls.

Unless and until we alter that system — and bring the possibilities of respect and civility and self-sufficiency to everyone — we will continue to fail ourselves — and pay an increasingly higher price for doing so.

Western Society is and has been the only society in the history of human civilization in which the presence or absence of poverty is a matter of choice. Neither reason nor humanity can defend the choice we've made to date.

Let us make a nobler choice.

THERESA FAITH CUMMINGS
Vice Chair
National Women's Political Caucus
Executive Director
Springfield and Sangamon County Community Action, Inc.

The feminization of poverty is the concern of this Commission, the National Women's Political Caucus and several human service agencies (Community Action).

Discrimination against women, coupled with a troubled domestic economy, has increased the number of women in poverty.

The causes are well-known —

1) Increased number of working women in the traditional jobs (clerical service) which are low paying.
2) Discrimination in job training in the nontraditional jobs (crafts).
3) Availability of educational opportunities (time, cost, and location).
4) Availability and cost for supportive services (transportation, child care, health care).
5) Eligibility guidelines to receive the limited services that are available.

The effectiveness of the existing programs is very limited. The Block Grants moved money from the federal government to the state with less funds to serve more persons with more restrictions. The current programs can assist individuals in crisis, limited time and with a short plan. Individual persons (employers, neighbors, and friends) must change attitudes and behavior towards women and children to assist in making the existing programs more effective. Education, health care, employment, and supportive services should be available for all regardless of sex. Legislation and government support are necessary if women are to meet the basic financial needs of their families.

The gaps to be filled are in —

1) The areas of information for services and programs.
2) The development of standardized eligibility guidelines.
3) The location and times that services (work, education, child care, etc.) can be obtained.
4) The availability of services to families that are living together.

Steps that should be taken are numerous, but I would like to state a few:

1) Increase funding in employment, training, educational programs and supportive services.
2) Flexible hours for employment and supportive services.
3) Enforce current legislation — tighten up the laws (PA 83-658 withholding of income to secure the payment of child support). Affirmative Action/Equal Opportunity for employment with equal pay.
4) Develop preventive programs (health, insurance and family).

The rapidly rising number of women who face poverty necessitates these changes. Planning together shall help to prevent the rapid increase, but the problem shall continue.

Thank you for this opportunity to share a few thoughts. I am available to work with the Commission on this subject.

LANA HOSTETLER
Public Policy Chair
Illinois Association for the Education of Young Children

My name is Lana Hostetler, and I am testifying today on behalf of the Illinois AEYC, a statewide organization of individuals concerned with the needs, rights, and well-being of young children. For us, the feminization of poverty issue is a daily fact of life, and it is all too visible in the lives of children and their parents and far too frequently also in the lives of the over 20,000 Illinois day care and preschool personnel. The availability and affordability of child care has, I'm sure, been cited here today as an important factor in enabling women to work. Lack of available child care serves as a barrier for many who seek employment. Extremely limited support for low-income families through the state consolidated day care program allows for only 17,000 day care slots when well over 100,000 children may currently be eligible for such slots. AFDC income disregard regulations allow the employed AFDC mother, who is obviously earning very little, to use only $160 per month for day care expenses, and in most areas of the state, it is virtually impossible to find either center or home-based care for that price. The cost of child care becomes prohibitive for many custody mothers who do not receive child support and must consequently remove their children from day care programs in order to pay other expenses. Paying for day care stretches family budgets immensely and for many low-income employed women, the discretionary dollars they must pay for day care makes providing other life necessities virtually impossible.

Those of us who work with children also see the *effects* of poverty on women and children. The devastating results of maternal and child malnutrition on a young child can be seen not only in the obvious ways, such as distended stomachs or small bodies which do not grow, or in the eyes of a hungry child, but are also seen in some chilling statistics that carry long-term price tags. Seventy-five percent of all children who have learning difficulties live in poor families — 7–8% of all poor children have some degree of retardation, while only 2–3% of the general population does. Inadequate nutrition prenatally and during the early years can severely limit the child's developmental potential and can also create a long-term cost to the society, both in terms of special education costs and in terms of continued economic dependency. A young child's brain growth is virtually complete by the age of two years, and if the child and his mother are not fed adequately during the period the results are devastating.

In children's programs, many of us have learned that we need to serve larger meals toward the end of the month — both to children (whose parents are running out of money) and also to staff (who are experiencing the same thing), primarily because the majority of day care staff themselves are among the working poor.

Day care employees are by and large grossly underpaid and undervalued, probably because they do traditional "women's work." In a study of Illinois day care centers conducted in 1981, we found that the average teacher's salary was abysmally low. In 64% of the centers, full-time teachers' salaries were less than $5.00 per hour ($9,999 annually). Forty-nine percent of the respondents were paid $3.40–$5.00 per hour and 15% were paid minimum wage or less. All centers responding who employed aides paid them less than $5.00 per hour, and 40 of the 59 respondents paid minimum wage or less to their aides. From these figures, we can conclude that the average salary was probably $8,000 per year per teacher and $7,000 or less for aides. Few of these workers receive any fringe benefits. I would like to briefly summarize my recent article detailing the plight of child care workers today.

Child care workers are caught in a modern nanny trap. In earlier days, nannies were expected to devote their lives to caring for the children of others, usually never marrying, living like servants, and often having the cost of their food and lodging deducted from their wages. Wet nurses fared little better, as their own children developed pernicious anemia and wandered unsupervised. In this century, we have had the "girl who came in," often for abysmally low wages while her own children were at home alone. This tradition is carried forward by today's child care workers, many of whom typify the feminization of poverty. While they work extremely hard, (see job chart) they are little rewarded.

Task	Rationale
Lifts 9600 lbs.	Lift 8 30–lb. children 5 times each hour × 8 hours
Stoops 200 times to children's level	5 children × 5 stoops per hour × 8 hours
Verbally interacts with children 400 times	5 children × 10 verbal interactions per hour × 8 hours
Conducts 72 toileting procedures	Change diapers 5 times for 4 children Disinfect changing area 20 times Toilet 4 children 4 times Disinfect potty chairs 16 times
Conducts 73 health procedures	Monitor children on arrival 2 children each receive 3 doses of medication 5 children need tissues to wipe noses 5 times Wash each child's hands 4 times Change 2 children's clothing (toilet accident, diarrhea, or vomiting)
Conducts 72 nap procedures	Set up 8 cots Obtain 8 blankets Take off 4 pairs of shoes and socks Rub 8 backs Put on 8 pairs of shoes and socks
Conducts 32 food procedures	Prepare snacks for 8 children 2 times Clean up 6 spills Serve 8 lunches
Teach	Plan for a minimum of 3½ hours, average attention span of 7–10 minutes Locate materials, books, plan on evenings and weekends Set up 21 activities Assist 6 children with each activity Clean up

Day care workers basically subsidize the work of others, and while they assist some families toward more economic independence, they themselves remain poor. We cannot and should not continue to promulgate policy that perpetuates the poverty of a group of working women. As you examine policies that will assist poor women in breaking the cycle of poverty, I would urge you to remember that such policies must be equitable and just. Day care *is* a pressing need for many families in order to move out of poverty and must be available to them. That day care, however, cannot continue to be provided by keeping day care workers in poverty.

I would urge you to seek all possible ways to end the poverty conditions in which too many women and children live. I would urge you to actively support an increase in AFDC cash grant levels, to examine and try to find alternatives to the current AFDC day care ceiling, to continue actively pursuing changes in policy to establish principles of comparable worth so that work that is traditionally a woman's is fairly paid, to support vigorously more subsidized day care, to investigate and support a fair and refundable tax credit for day care expenses, and to continue to seek means to end the vicious cycle of poverty which affects far too many of our women and children. Thank you for your attention.

Priscilla Metoyer
Chairperson
Statewide Board
Illinois Caucus on Teenage Pregnancy

The Caucus is a public education and advocacy organization, comprising 400 members in 50 counties of the state working in 7 regional chapters.

The association of teenage pregnancy with the feminization of poverty is well established. Not only are families headed by young mothers seven times more likely than other families to live in poverty, but teenage pregnancy is often the most significant factor in propelling a teenager towards a life of poverty, often to be continued through several short generations. The second pregnancy in particular (and in Illinois an estimated 25% of births to teens are second or third ones) often determines future educational attainments and degree of economic independence. Mothers who deliver before the age of eighteen, for example, are only half as likely to graduate from high school as those who postpone childbearing until after the age of twenty. Teenage mothers also bear significantly more children on the average than those who postpone parenthood. For many families, both in inner city and in rural poverty, unintended pregnancy intensifies already acute social and economic problems, severely straining meager family resources and blocking any potential routes to upward mobility and economic independence for teenagers. It is significant that the county with the highest incidence of teenage pregnancy in Illinois, Pulaski County at the southern tip of the state, also has the highest poverty rate and the largest percentage of female-headed families living in poverty.

Finally, of course, teenage pregnancy is closely associated with infant mortality; Illinois is second in deaths to black babies among 36 states reporting data for 1982.[1] The infant death risk is twice as high for teenage mothers as for those in their 20s; 10.3% of all teen births in 1982 were less than 5.5 pounds, in comparison with 7.4% for mothers of all ages, including teenagers. A causal factor here is lack of prenatal care: 9.6% of pregnant teenagers in Illinois in 1982 received no prenatal care, or none until the third trimester of pregnancy. The figure for all pregnant women was 3.7%.[2]

The issue of teenage pregnancy then, must be prominent in any discussion of long term strategies to intervene in the growing feminization of poverty and mitigate its effects on individuals, families and communities. Obviously the broad social and economic factors which predispose young women to poverty — inequality of incomes between the sexes, discrimination in hiring, unequal responsibility for child support between parents, lack of national consensus on social wage issues and citizen rights to basic income supports — are paramount, but much could be done by a concerted effort in Illinois to develop a sense of community responsibility for preventive and support services for teenagers. Real outreach programs are needed which would have as their goal the assurance that all women, beginning well before puberty, had access to sex education, and later services dealing with prevention, prenatal care, parenting, day care, encouragement to stay in school and adequate referrals for jobs and employment assistance.

The will to provide this has been expressed in this state several times in the last two years. The Statewide Task Force on Adolescent Parent Support Services issued its Comprehensive Plan, which the Caucus is now implementing, and the Report of the Governor's Task Force on Children called for the Governor to bring the available resources of the state to focus on helping teens to "break the cycle of dependency and become productive citizens." In this fiscal year, Federal Jobs Bill money has made the "Parents Too Soon" program possible, a coordinated attempt by all the state agencies serving adolescents to implement comprehensive service programs in areas of greatest need.

Much remains to be done in implementation, particularly in prevention. In a study of teenage mothers on AFDC completed last year 83% claimed that their pregnancies had been unintended.[3] Prevention of unintentional pregnancy requires education, referrals and contraceptive services which are accessible and acceptable to teenagers. Prevention of intentional but unwise pregnancy also requires education, and an understanding

[1] Food Research Action clerk 1984.
[2] Figure in this paragraph from IL Dept. of Public Health, 1982 data.
[3] Children's Policy Research Project, NORC.

of the realities of parenthood. Obviously a number of psycho-social and economic issues are involved; but we cannot wait for full employment for teenagers to provide sex education.

Many excellent sex education programs exist in Illinois schools, but they are often covert, because of real or perceived public opposition, and inadequately linked to services. Some schools continue to deny the problem. The association between pregnancy and dropping out of school is not established because the Illinois State Board of Education, concerned with the right of teenagers to privacy, does not feel it can collect such data. Discussions of truancy often omit reference to issues of sexuality. The networking which in some parts of the state is beginning to link health and social service agencies successfully too seldom includes school personnel, who confront their problems in isolation.

These are signs that this situation is changing in some areas. A number of regional superintendents of schools, teachers, and school nurses have recently joined the Caucus, which works closely with State Board of Education staff. In Rockford a joint effort by the superintendent's office, the school district and the perinatal center is providing inservice training for teachers on teenage pregnancy with the goal of improving referrals as well as sensitivity. In Chicago, Superintendent Love has established a Teenage Pregnancy Prevention Task Force and the Board is considering the adoption of a system-wide goal to reduce the incidence.

These will remain isolated endeavors, however, if those citizens who believe that children growing up in a popular culture of overwhelming sexual stimulation have a right to information do not articulate that belief. Communities need to be encouraged to make a conscious choice to accept some responsibility for adolescent sexuality, either by accepting the school as a natural education point, or by ensuring that programs designed to take place outside the school — in families, churches, through the P.T.A. — are encouraged and given whatever resources are available. The Task Force on Children called for a major commitment by the Governor to engage the help of the corporate community, local business people, unions, and churches in encouraging concrete local descision making. To us in the Caucus this is as important a step as the Parents Too Soon program, and one to which we are committing our resources. Adolescents should not bear the tragic burden of society's inability to resolve critical social questions.

Education must be tied to services. Awareness of the need for comprehensive services is increasing, but short-term funding cycles are bedeviling the establishment of state service systems. In addition, agencies which are funded for one year — or even less — have no incentive to undertake the work of real community outreach to hard cases sequestered behind closed doors. As with JTPA funding of employment assistance, it becomes easier to help those best able to help themselves. Ways must be found to guarantee funding for up to three years, or to set aside funds for outreach, evaluated by specially developed criteria.

The service which is most notably lacking in Illinois, and which most clearly prevents some teenagers from returning to school promptly after birth, is infant day care. The situation in Chicago remains disastrous, with three organized infant day care centers, and in much of the state none exists. Lack of day care and transportaion are serious barriers to care in rural areas.

In addition to access to services the 130,000 adolescents raising 150,000 children in this state need increases in income supports. The AFDC cash grants are significantly below the state standard of need, and the gap is wider here than in most other midwestern states. An increase in the IDPA budget to bring grants up to the standard of need is vital for these families.

Teenage Pregnancy is both a cause and a result of the feminization of poverty. Still more of the public and private resources of the state need to be carefully and systematically applied in this area if the cycle is to be broken.

ILLINOIS FACTS

1. It is estimated in Illinois that 70% of teens who seek family planning for the first time do so because they think they are already pregnant.
2. In Illinois, in 1982, 13.9% of all births were to teenage mothers (25,566 babies). The estimated number of pregnancies to teens was 44,900. 14–15,000 ended in abortion, 4–5,000 in miscarriages.

3. A high percentage of births to teenagers among births to all women is not confined to any particular part of the state. In Chicago, for example 19.9% of all live births were to teens, but Pulaski County in the southern tip of the state had 29.2% and 5 other counties were above the Chicago figure.
4. 9.6% of teenagers in Illinois in 1982 did not receive prenatal care at all, or not until their 3rd trimester of pregnancy. The percentage was 3.7 of births to all women.
5. 2,626 babies under 5.5 pounds (low birth weight) were born to teenagers in Illinois in 1982. This is 10.3% of all teen births. The rate for babies born to mothers of all ages is 7.4%.
6. The infant mortality figure for teen births (10-19) in 1979 was 20.9, as opposed to 12.9 for women 20 and over (rate from matched birth/death certificates).
7. About 2% of the births to teenagers in Illinois are girls under 15. This percentage is rising slightly.
8. An estimated 25% of births to teen mothers in Illinois are second or third children. More than half of the $4,347,000 spent in FY 83 by Illinois Department of Public Aid for medical expenses for births to teen mothers was for second and third babies.
9. 63.5% of teenage mothers in 1982 were unmarried.
10. Pregnancy is the primary reason given for dropping out of the Chicago schools by female drop-outs.
11. In the state as a whole 30.7% of female-headed households live in poverty. In Pulaski County the figure is 62.5% for female-headed families and 17.1% of all families living in poverty. In Cook County as a whole 33.6% of female-headed families live in poverty, 13.7% of all families.

Ann Adams

Day Care Administrator

Lutheran Social Services of Illinois

In serving people throughout the State of Illinois, our agency comes in daily contact with the serious problems of low-income families, female-headed families and elderly women. These women, whether living in the inner city, in smaller towns or rural areas, increasingly face cuts in AFDC payments, less access to WIC funding, and cuts in Medicaid and Medicare. Commonly used and necessary medications which were once covered by Medicaid are not now available to low-income persons. CETA, WIN and other training programs, which have enabled mothers in Head Start to obtain some basic job training, are no longer in operation. Several community health service centers have closed. Records which have been transferred to new centers become difficult to locate and several formerly free services now require fees. In our Head Start and Day Care Programs, we are finding more children who are poorly nourished, have iron and vitamin deficiencies, are underweight, or have serious health problems.

Surprisingly, the aspirations of women we serve throughout the Chicago area — South, Englewood, Uptown, West Town, and Near North — are high. There is great motivation to find a job or job training and to improve the quality of their family life. But that motivation is squelched by lack of opportunity and a lowered level of community services. In our Head Start programs, we see tremendous involvement of mothers, eagerness to learn about their children, and desire to make a good life for their children. Many are anxious to find a way to get off public assistance. But little training is available, the jobs are not there, and there are not sufficient day care centers to care for children of working mothers. Though Chicago Title XX day care centers have had slight cutbacks in services, there has not been a rate increase for most, in four years. Women who earn their living in these centers caring for our most valuable resource — our children — are paid at very low wages (less than an attendant in a dog pound) and find that they end up subsidizing day care.

The government-sponsored day care programs for working women care for only 40% of the children who qualify in Illinois. In many cases, these are family-centered programs utilizing social workers and concentrating on the needs of mothers as well as children. When women can find openings, these day care centers play a very important role in enabling the mothers to develop their skills and ability to earn a living, secure in the knowledge that their children are well cared for.

We also see a great need for guidance centers for teens relating to parenting and health practices, and family support centers such as Family Focus. More family planning clinics are needed — as well as infant day care centers.

The hopelessness of the situation of hundreds of women living in Cabrini-Green is striking: the daily dangers involved in going in and out of their apartments, the constant robberies, difficulty of obtaining basic health services, fears of the gangs, and even getting back and forth to the grocery store safely. These women are so beleagured on all sides by obstacles and threats, that one marvels at the survival skills which enable them to carry on. In all of this, they are trying to build a better future for their children and will take advantage of the benefits that a Head Start program can offer them.

We need action now on these issues. Tomorrow will most certainly be too late.

Mrs. Dorothy Collier

This hearing of the Illinois Commission on the Status of Women is to explore and understand why more and more women, especially women over 50, or even over 40, are adrift in Chicago and the state with no means of support, no money for food or shelter.

I submit that the State Legislature has done a tragic disservice to women in general, and to older women in particular, with the enactment of at least three laws:

- in 1975 support for the wife and mother was removed.
- in 1977 the divorce law put the division of property and the custody of children on the no-fault concept.
- in 1983 it was established that there would be no-fault divorce.

In 1975 Governor Walker signed the take-support-away-from-women bill. That law says a wife is liable for her husband's support to the same extent that he is liable for hers. Before 1975, in Illinois, the husband was liable for his wife's support, while her obligation to him for support was that she should help only if he was "likely to become a public charge."

Before 1975 a woman could safely make the choice to leave the career-and-paycheck world to take care of her husband and children knowing that her security and support were mandated by law and did not rest solely on her husband's goodwill and steadfastness. Also by enforcing the law that a husband must support his wife — whether he lived with her or divorced her — the community stated by its support of the law that men were expected to be responsible for the support of their wives. Peer pressure, friends and acquaintances, made a man feel like a cad, a heel, a bum if he didn't do his part. The wife could go to court. The law was on her side. Public opinion was on her side.

With the passage of the no-support law the non-paycheck wife was left with no recourse. Peer pressure shifted against her. Many a husband was told at work, and at the bowling alley, "You mean you are still supporting your wife? You are a chump. You don't have to support her any more. She should bring in a paycheck too." I know. This happened to a number of my friends, older women. If they had wanted a career they would not have married. That was our choice. And the legislature changed the rules. They hurt my generation.

By the no-fault divorce laws of 1977 and 1983 the no-paycheck wife was really cut adrift. I do not have time to tell you the many horrors this legislation has done to my friends in other states which have had such laws longer. It is laughable to believe a woman can stay out of the job market for 10, 15, or 20 years and then suddenly retrain and support herself.

This Commission's concern for the many desperate women who are in such straits because of the laws enacted by the legislature should also be directed at the enactment of community property laws making half of a man's paycheck and property legally his wife's from the day they are married for as long as they are married.

This Commission should work to restore a wife and mother to the security of legally assured support from her husband, and peer-pressure support from the community. Yes, there are many of us older women in trouble. I urge you to help us.

RITA GALLEGOS
Coordinator
"Ninos de SER"
Home Day Care Program

It gives me great pleasure to participate in this hearing and make a contribution, not only as an Hispanic woman, but also as a SER representative.

Since you are seeking information and recommendations on how the Illinois General Assembly and the Commission can address the accelerating poverty among women and children, I submit the following as information and recommendations.

I suggest you refer to the U.S. Department of Labor for statistics.

RECOMMENDATIONS

Employment Discrimination and Occupational Segregation

For government and the private sector alike to take affirmative action in breaking the barriers that prevent women from climbing the socio-economic ladder; to do all in their power to break the treacherous cycle of occupational segregation by considering and encouraging the hiring and promotions of qualified female employees instead of seeking to fill these positions with traditional males only.

Inadequate Child Support

To enforce stricter laws on absent fathers whether it be because of outright abandonment, separation, or divorce. Again, the cooperation and caring of government and the private business sector is necessary by using updated methods in tracking these fathers down and enforcing wage garnishments if necessary. Requiring these fathers to provide support for their children regardless if they are out of state.

Lack of Job Training

For present job training programs to assume more responsibility in the dissemination of information of programs available to the public on the community level through more exposure by any means available; to provide seminars that would enhance/improve self esteem and assertiveness; to provide managerial and administrative training to qualified women to be better equipped to compete in "upper echelon" levels of employment; for government and the private business sector to provide basically the same type of in-house training and grooming to its qualified female employees rather that just investing in its male employees; to provide some type of reward to companies that can show the number of women it has trained and groomed for "top notch" positions, similar to placement and retention programs.

Child Care

For government and the private business sector to take immediate steps in addressing itself to the critical issue of child care by planning short term to build more day care centers and recognizing and encouraging quality home day care; to subsidize or provide stipends to home day care providers that deliver services to poverty level families, families with women as heads-of-household barely making ends meet; to establish more training programs for home day care providers.

"Ninos de SER" Home Day Care Program

Our program was primarily established to service the needs of our students/graduates in reference to child care, or the lack of it.

We recruit interested individuals in the community willing to care for children in their homes during the time our students are in class; we have established a list of criteria these individuals must meet in order to be considered for home day care. Once they have been met, they then are placed in our training program geared at the home day care situation. The training consists of a ten week training, twice a week, for two-and-a-half hours each session. The curriculum consists of:

Child Development	20 hrs
Mental Health (Stress)	10 hrs
Discipline	5 hrs
Managing your own business	10 hrs
Nutrition	5 hrs
First Aid/Safety and Hygiene	5 hrs
Practicum	5 hrs
Seminars and Speakers	10 hrs (Enhanced by films)

All classes are conducted by professionals. At the end of training, these home day care providers receive a certificate from a college in Continuing Adult Education Classes. I am in the process now of negotiating with a college for this.

The problem most of these providers encounter is that since they are providing services for poverty level families, these families do not have the economic means to pay for child care.

I submit to you articles that have appeared recently in local and major newspapers. Child care is a critical issue. Home day care is an alternative. The child receives an enrichment program while he benefits from the family/home setting familiar to him, and is stimulated and loved.

Summary

In closing, I submit the following:

I have, so I'm told, three strikes against me. They are:

1. I am Hispanic
2. I am female
3. I am divorced

As far as I'm concerned they are excuses, a means used to justify the refusal to relinquish power.

Well I'm not interested in taking someone else's power because I've got enough of my own to rely on to last me three times over and then some. What I want are changes, fairness, recognition of my qualifications and the opportunity of being appropriately compensated on a monetary and status basis, the same as my male peers.

Frankly, I am sick and tired of hearing that there are no qualified Hispanics, let alone Hispanic women, for "Top Notch" positions. You can bet your pants we're here. It's just that whoever is doing the looking tends to turn the other way; we tend to get "overlooked" too often.

To continue to ignore these critical issues makes us guilty of expanding the already "out of hand" and unjustifiable hunger and poverty that exists; it makes us guilty of denying innocent children a decent life where food, worth, and love are essential for their existence. We will, in essence, be looked upon by other nations as "monopolizers of poverty," the largest contributors to the feminization of poverty.

In 16 years, by the year 2000, I may or may not be around, but my 6-year-old daughter will, she'll be 22 years old and it frightens and angers me to know the kind of society I will leave her to fare in if changes don't begin to happen now; not 5 years from now, not 2 years from now, but starting here, TODAY, RIGHT NOW, the minute we walk out of here, let's get ourselves in gear.

Aren't we about the stability of the family, the nurturing of children, and the protection of our women, and dedication to mothers?

VIKKI L. GREGORY AND CHRISTINE KAPLAN
Wider Opportunities for Women, Inc.

THE FEMINIZATION OF POVERTY: AN UPDATE*

INTRODUCTION

"All other things being equal, if the proportion of the poor who are in female-headed families were to increase at the same rate as it did from 1967 to 1977, they would comprise 100% of the poverty population by about the year 2000."

This was the prediction made by the National Advisory Council on Economic Opportunity in its twelfth annual report, *Critical Choices for the 1980s*. The report documented the accelerating trend of poverty among women — particularly those heading households. This phenomenon has been termed the "feminization of poverty."

In 1981 when *Critical Choices* was released WOW produced and circulated the "Feminization of Poverty" Issue Brief to disseminate the Council's findings to a broader audience. This small effort has made a critical difference: several national women's groups have made the "feminization of poverty" an organizational priority, the media have adopted the term, and policy leaders have begun to develop an understanding and recognition of the concept. Yet, despite increased awareness of the problem and widespread acceptance of its statistical base, there has been no concerted effort to target national resources to halt and reverse the trend. In the three years since the Council issued its report, the economic portrait of women has changed little. In fact, subsequent budget cuts in vital services, tax initiatives, block grants and other federal policy initiatives have exacerbated the poverty trend for women and their children. This Issue Brief attempts to identify changes in the "feminization of poverty" trend, chronicle and assess the major federal initiatives which affect the trend, and make recommendations for halting and reversing it.

WOMEN AND POVERTY TODAY

Women in the Family

During 1982 more than 34 million Americans fell below the poverty line, which is based on an average income of $9,862 for a family of four. This group constituted 15% of the total U.S. population and is the highest proportion of Americans living in poverty since 1965 when 17.3% of all Americans had incomes below the poverty line.

When one looks closer at these statistics the incidence of higher than average rates of poverty appears in the following groups:

- Black American, 36% of whom qualify as poor;
- Hispanic Americans, 30% of whom are poor;
- Children under 18 years of age, 22% of whom live below the poverty line.

Women, however — especially those who were single heads-of-household — continued to represent the largest category of those in poverty. In 1982 they headed approximately 50% of all families below the poverty threshold. In fact, over 36% of all female-headed families with no husband present were in poverty. Even more startling is the fact that between 70% and 80% of all families headed by women of color were living in poverty. In all, over 9 million families were headed by females in 1982 and nearly 4 million of these were living in poverty. (It should be noted that 82% of all single-parent families are headed by women.)

In contrast to the above statistics the groups experiencing less poverty in 1982 were white Americans (12% were below the poverty line), married couples (less than 8%) and persons ages 65 and older (14.6%). (However, 40% of all women over age 65 are poor.)

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Women in the Work Place

Although women will represent 2 out of 3 of all entrants in the job market of the late 1980s and 1990s, assumptions about the work and family patterns of female workers are based on a 1950's stereotype. The reality is that women today are a permanent part of the labor force spending now more time working than they do bearing children. But women reap limited economic rewards for their participation in the labor market.

Despite the fact that over two-thirds of the women who head households work in the paid labor market, the average income for women aged 15 and older and working full or part time is 42% of that of their male counterparts. For those women working full-time the percentage is 63% of the male median income.

As WOW reported in its original "Feminization of Poverty" Issue Brief this wage disparity reflects not only the lower pay associated with traditional female jobs, but the pervasive sex segregation which exists in the labor market.

The full breadth of labor market segregation by sex — and its consequences in terms of income — is readily apparent when one looks at the occupational demography of the full-time work force in 1980 (see following chart).

Occupations of Fully Employed Workers, 1980

	All Men	Both Sexes	White Women	Black Women	Hispanic Women	Ratio of Median Earnings of Women and Men
Total	100%	100%	100%	100%	100%	59.4%
Professional, technical, and kindred	17.6	16.2	19.5	17.6	10.3	65.6
Managers and administrators, except farm	18.2	15.3	11.0	4.3	7.1	55.3
Sales workers	6.1	5.5	4.7	2.6	4.0	48.9
Clerical and kindred workers	6.2	17.9	40.2	34.8	36.2	59.1
Craftworkers, foremen, and kindred	21.5	14.6	2.2	1.4	3.2	61.5
Operatives, except transport	10.1	10.1	9.7	11.3	22.0	60.4
Transport equipment operatives	5.2	3.5	0.4	0.3	0.1	61.5
Laborers, except farm and mine	4.5	3.3	1.0	1.4	1.4	59.0
Private household workers	(*)	0.3	0.6	2.0	2.3	75.1
Service workers	6.8	8.7	10.1	24.4	13.0	(*)
Farmers and farm managers	2.5	1.7	0.3	(*)	(*)	61.2
Farm laborers and foremen	1.1	0.9	0.4	(*)	0.1	(*)

Reprinted From: U.S. Commission on Civil Rights, *A Growing Crisis: Disadvantaged Women and Their Children*, Washington, D.C., May 1983.

Furthermore, for those "male" occupations where women have managed to surmount job entry barriers, women — no matter what the field — earn on the average less than their male counterparts.

For example:

- Female accountants make 71% of male earnings although they represent 40% of those in full-time accounting positions.
- Women lawyers' salaries are 71% of male lawyers' salaries.
- Women personnel and labor relations workers, who constitute nearly 50% of the full-time workers in these fields, earn 64% of the salaries paid to men in the field.
- Women bank officers and financial managers earn 60% of the incomes of men in these positions.

- Female sales clerks in retail trade, who represent 60% of the full-time work force in that occupation, earn 67% of the income earned by men.
- Women bookkeepers (another predominantly female profession — 91% are women) earn 69% of their male counterparts' wages.

These statistics seem to support the findings of researchers on wage/gender disparity who have concluded that, after controlling for all other factors, the continuation of sex-based earnings differentials is attributable to discrimination in hiring, promotion, and pay.

Newly emerging evidence concerning women's wages in the technical jobs of the future indicate that the gender-based wage disparity and job distribution typified in today's labor market is being continued in the new labor frontier. In such future growth jobs as systems analysts, computer programmers, mathematicians, industrial engineers, etc., women have been able to narrow — but not close — the wage gap. The few women currently in these occupations earn 80–90% of the wages paid their male counterparts.

Based on the chart that follows, it is evident that educational attainment alone does not result in wage equity or equal occupational distribution. The U.S. Commission on Civil Rights, in its report, *A Growing Crisis: Disadvantaged Women and Their Children* (May 1983), found that over 20% of women of color with some college education live in poverty while only 3% of all males with comparable educational backgrounds are considered poor. Therefore educational attainment does not necessarily remedy the economic status of women. The truth is that several factors frequently combine to keep women in poverty.

RATIO OF FEMALE TO MALE EARNINGS FOR SELECTED TECHNICAL OCCUPATIONS*

1982

Occupation	% Women Employed in Field	% Women's Earnings of Men's	Number of Women (000s)
Computer specialists	28	76	199
Computer programmers	32	80	123
Systems analysts	26	75	65
Engineers	5	81	80
Aeronautical/Astronautical	3	92	2
Electrical/Electronic	4	74	16
Math specialists	35	62	13
Mathematicians	13	80	1
Statisticians	50	68	9
Operations and systems researchers and analysts	31	76	73
Teachers (college and university)	26	79	110
Physics	8	66	1
Mathematics	19	89	7
Engineering and science technicians	17	78	178
Draftsmen	17	80	46
Electrical/Electronic	12	76	36
Industrial engineering	33	77	4
Other technicians (except health, engineering and science)	23	61	40
Tool programmers, numerical control	14	85	1

*Based on weekly earnings for all industries.

Source: U.S. Department of Labor, Bureau of Labor Statistics, Unpublished Tabulations from Current Population Survey, 1982 Annual Averages (1983).

These factors include: continued sex role stereotyping and counseling in the educational process; sex discrimination in education, training and employment; and, problems relating to child care, transportation, housing and health care. The most significant factor by far, the one which contributes directly to the impoverishment of women and female-headed families, is marital dissolution. In recent years, 25% of white women fell below the poverty line after their marriages ended and 55% of black women entered the poverty ranks under the same circumstances.

The loss of the husband's earnings is usually accompanied by the woman's increased responsibility for the support of any children — at a time when she is the most vulnerable economically. Recent statistics indicate that 41% of all single female-headed families have never been awarded any child support. Among Hispanic women the figure is 56%, and for black women this percentage is 71%. Of those women who are awarded child support, 30% are never able to collect, and 25% receive only partial payment. Most women in this situation must look to public sources for the survival of themselves and their children. In recent years, this has become an increasingly difficult option.

THE IMPACT OF POLICY INITIATIVES ON FEMALE POVERTY SINCE 1981

The groundswell of concern about female poverty by the media, individual policymakers and national women's and civil rights organizations has not been transformed into national policies to alleviate the problem. In fact, since 1981 domestic and social policies have either completely overlooked the "feminization of poverty" phenomenon or have blamed the victims of the trend. Following is an assessment of the major policy initiatives which most closely affect poor women.

Job Training and Employment

The Comprehensive Employment and Training Act (CETA) was the nation's major employment and training vehicle from 1973-1982. The CETA system was particularly significant for women because, with its reauthorization in 1978, women's employment advocates won important provisions for women served by the system, such as stipends and support services, training in nontraditional occupations, targeting of services to women, displaced homemakers and others, requirements for equitable public participation in planning, and funding for community-based women's employment programs. With these changes in place, women were able to have increased access to the services they needed to move out of poverty. Between 1978 and 1981, community-based women's employment programs spawned innovative models for providing skills training, career counseling, etc. Many of these models and training techniques were adopted by vocational education institutions, community colleges and others.

Although unemployment has emerged as the nation's most serious domestic problem, employment programs suffered the most drastic cuts among the human resource programs. According to Congressional Budget Office (CBO) figures, in the two years since 1981, general employment programs have suffered a 35% cut and public service employment sustained cuts of 99%. In FY 1982, just as the CETA budget was cut nearly 50% — from $7.5 billion in FY 1981 to $3.1 billion in FY 1982 — new reports from the W.E. Upjohn Institute and other research and monitoring groups indicated the increasing success with which CETA services enabled the structurally unemployed to become economically self-sufficient.

CETA's replacement, the Job Training Partnership Act (JTPA), passed in October 1982, reduced the targeting of women achieved under CETA. While the JTPA focusses on disadvantaged youth, public assistance recipients, and displaced workers (a high percentage of whom are female), Department of Labor regulations and implementation appears to ignore even these statutory provisions which address the needs of women and girls. JTPA, with an FY 1984 budget request of $2.4 billion, provides state governors and the private sector nearly autonomous control over the design, delivery and evaluation of training programs. While adult AFDC recipients (94% of whom are women) are one of the target service populations under JTPA, the U.S. Department of Labor has indicated that it will follow a "hands off" approach and provide little national oversight of the extent and quality of services to this population. In addition, restrictions on the payment of stipends and the provision of support services, and the increased pressure for quick placements and limited guarantees of public access to either planning or grievance processes, make it difficult to believe that women's employment and training needs will be seriously or effectively addressed.

Compounding the effect of limited dollars and a new system, a number of women's employment programs now find that they are victims of retrenchment. Most have had to cut back services, and some have closed in the face of severely restricted federal support. Such groups as Women in Apprenticeship in San Francisco, the LEAP Program of the National Urban League, PREP Inc., and the Minority Women's Employment Program (RTP) in Atlanta, among others, have closed or suffered major setbacks.

Workfare

The Omnibus Budget Reconciliation Act of 1981 gave states the option to implement workfare programs. So far, over 30 states have tired to start Community Work Experience Programs (CWEP). Under CWEP, adult food stamp and AFDC recipients (primarily women) must "work off" their benefits by performing community service tasks. A refusal to perform these jobs results in loss or reduction in benefits. In addition CWEP participants are ineligible for such job benefits as workers compensation, sick or vacation leave time. Although the alleged purpose of the workfare program is to provide training, most participants are put to work in jobs which provide few opportunities for training or advancement into positions which pay a living wage. In a review of the 30 states operating CWEP projects, it was found that it was rare for a participant to be provided with new skills and even more unusual for a participant to obtain paid employment from the workfare experience. Evidence from advocate monitoring groups indicates that most of the states use workfare in a punitive manner to discourage wlefare applicants and to purge existing welfare rolls.

Tax Initiatives

The Economic Recovery Tax Act of 1981 (ERTA) was passed to promote investment and spark economic activity through an across-the-board tax cut. The majority of the ERTA tax reductions went to individuals earning more than $30,000 per year and to major corporations. A *National Journal* evaluation estimated that the top 5% of the nation's taxpayers got 60% of the benefits. The 1983 projected loss in federal revenues due to ERTA are $82.6 billion. As closer analyses and criticisms of ERTA began to surface, Congress passed the Tax Equity and Fiscal Responsibility Act of 1982 (TEFRA) to restore a small part of both the revenue and the equity lost in 1981 reforms. Even with the changes, the federal government has already lost $100 billion and will lose another $736 billion by 1988. States, faced with increased responsibility for human resource programs as a result of block grant initiatives, a reduced federal budget for these same programs, and increased need for services, have been forced to cope with this tremendous revenue loss by planning for tax increases. Heavily concentrated in low-income jobs, women realized little or no benefits from the tax cuts.

Funding Cuts and Program Changes in Human Needs Programs

Over 70% of the federal budget cuts now in place affect programs serving low-income groups, in which women predominate. These programs include education, jobs and training, Medicaid, housing aid, food stamps, school nutrition, aid to poor families with dependent children, energy assistance and unemployment compensation. Until 1980, enormous strides were made moving families out of poverty. Nearly 11 million Americans, including six million children, had escaped from poverty between 1965 and 1980 as a result of War on Poverty programs. Since 1981, this trend has been radically reversed. Since 1981 more than 2 million children have become impoverished — exactly one-half of all black children and over one-half of the children living in female-headed households.

The table following shows the effect of both funding cutbacks and programmatic changes in five of the major human needs programs:

BUDGET CUTS AND PROGRAM CHANGES IN HUMAN NEEDS PROGRAMS

FY 1982 — FY 1985

Program	Funding	Policy Initiatives	Impact
Aid to Families with Dependent Children (AFDC)	13% reduction since 1981 ($4.8 b)	•mandatory workfare in states opting to run pilot programs; •limitations on childcare & work related deductions; •stricter eligibility requirements;	•725,000 families eliminated from AFDC or receiving reduced benefits
Low-Income Housing Assistance	•94% net reduction in new spending for low-income housing between FY 83 & FY 84; •18% reduction in Section 8 between FY 81 & FY 83; •65% reduction in overall appropriations since FY 81	•childcare & large medical expenses no longer counted to reduce rents; •administration proposal to count Food Stamps as income in determining rent and eligibility; •5% increase in rents	•75% of all assisted housing occupied by female-headed households
Medicaid	$4.0b cut since FY 81		•elimination of over 1 million mothers & children from program (women are 66% of Medicaid recipients or 14.5 million, and children represent 10 million of the 20.4 million recipients)
Food Stamps	$7.0b cut since FY 81	•delay of cost-of-living adjustment; •use of standardized categories rather than need to determine allotment; •counting of food stamp allotment as income in calculating rental assistance payment	•elimination of over 1.5 million people from program; •reduced benefits for 5 million (62% of food stamp households)
Supplemental Food Program for Women, Infants and Children (WIC)	Congress has held the budget for this program despite numerous Administration attempts to defund it	Mostly directed at streamlining and reducing various WIC-related health programs over past two years	Closure of 28% of community health centers resulting in loss of services to 130,000 WIC participants in last year alone.

Deregulation and Cutbacks in Data Collection Activities

Under the guise of streamlining bureaucratic processes, cutting through red tape and eliminating paperwork, hard-won regulatory protections in civil rights, and equal employment opportunity have been threatened, reduced, and in some cases, lost.

Simultaneously, the elimination of much of the government's data collection activities has served to mask the severity and impact of federal funding cutbacks on the female poverty population.

Using "block grants" as the major government vehicle, grievance processes, equal employment opportunity and affirmative action reporting requirements, and state and local responsibilities for data collection and monitoring have been either drastically reduced or eliminated in such programs as the Job Training Partnership Act, the Community Services Block Grant and others. Attentuated procedures for redress — typical of the block grant process — place the burden upon advocates to finance extensive data collection to monitor discrimination. In practical terms the procedures have virtually eliminated the need for public officials and agencies to be held accountable for equitable treatment.

Aside from the enforcement and monitoring perspective, reductions in data collection have crippled the efforts of state and local leaders to target scarce resources to those who need them most. Cutbacks in data collection on employment, income, poverty and families have not only destroyed the statistical base needed to shape realistic and effective policies, but have also distorted the true picture of female joblessness and poverty. Since 1981 the following data collection activities have been curtailed: Survey of Income and Program Participation, Labor Turnover Survey, Multiple Jobholding Survey, Family Budget Survey, State and Local Unemployment Statistics Research, and the Geographic Distribution of Federal Funds Survey.

Voluntary EEO and Affirmative Action Compliance

A strong federal front on equal employment opportunity and affirmative action over the past 15 years has resulted in increased opportunities for both women and minorities in all sectors of American life. The progress of these aggressive efforts, in which women began to be included in the mid-to-late 1970s have been all but halted as a result of a shift in national policy to "encourage" rather than demand compliance with civil rights, equal opportunity and affirmative action laws. The chilling effect of this new policy on the efforts of women to achieve economic and social parity is readily apparent when one looks at the activities of the major compliance and enforcement agencies.

Office of Federal Contract Compliance Programs (OFCCP): This office, an agency of the U.S. Labor Department, is mandated to ensure that affirmative action plans are enforced on the part of federal contractors under Executive Order 11246. Between 1970 and 1980, stringent enforcement of equal employment opportunity laws resulted in an 80% increase in the number of women in skilled trades. In 1980, federal contracts totalled more than $100 billion and affected over 40 million workers. Since 1981, an across-the-board decrease in enforcement efforts is evidenced by a 38% decrease in investigations to uncover discrimination; a cut by one-third in OFCCP staff; and, the fact that no federal contractor has been debarred for affirmative action violations despite the fact that women's employment advocates continue to report widespread resistance to hiring women in construction trades contracts supported by the federal government. In addition, new proposals currently being considered by the OFCCP indicate further retrenchment. For example, these proposals include elimination of pre-award reviews of potential federal contractors, the establishment of a five-year exemption from affirmative action requirements for certain federal contractors, and changes in how underutilization of women and minorities will be calculated.

The Equal Employment Opportunity Commission (EEOC): This agency is charged with enforcing Title VII of the Civil Rights Act, the cornerstone of the movement for sex equity in the labor market. Since 1981 there has been a 74% decrease in the number of cases filed and a 13% decrease in the overall settlement rate for cases. Concurrently there has been a 10% increase in the number of cases thrown out for "no cause."

The Civil Rights Division of the Department of Justice: The Washington Council of Lawyers Civil Rights Task Force has issued a 1983 report assessing the activities of this major civil rights enforcement arm of the federal government. The report concluded that "the Administration has retreated from well-established,

bipartisan civil rights policies. . . At the same time, it [the Reagan Administration] has failed to develop — and implement — cohesive and consistent civil rights policies."

REDUCING FEMALE POVERTY: THE NEW CHALLENGE

The following are recommended national policies which would have a measurable positive effect on female poverty:

The development of a national dependent care policy and the funding of systems to increase access to quality, affordable dependent care;

Programs which directly target the employment and training needs of women and result in jobs which can provide economic self-sufficiency;

Valuation of the unpaid labor that women perform in the home — and systems to decrease the economic vulnerability of women who perform this work;

A strong national front reaffirming the nation's commitment to equal employment opportunity and affirmative action — adequate funding for aggressive enforcement of civil rights legislation and data collection systems on race, sex and economics which can provide an adequate information base for monitoring and enforcement;

A national policy on comparable worth in recognition of the income needs of women and their families, the undervaluation of women's work, and the increased role of the service sector in the U.S. economy;

Reform of welfare and public assistance programs to provide a route out of poverty to economic self-sufficiency;

Better incentives for employer investment in retraining and upgrading activities — in 1981 the annual expenditure on training by American firms was $300 per worker, versus over $3,300 per worker in capital investment.

CONCLUSION

As 1983 ends, two new trends are being discussed which may significantly affect the feminization of poverty. The first trend concerns the nation's shift from a manufacturing-based economy to one based on information and services.

The major source of jobs in the late 1980s and 1990s will be in the services sector — where over 80% of all working women are now employed. These jobs, as we have stated previously, are characterized by lower wages. The movement of men who have been displaced from higher waged manufacturing jobs into service sector employment will increasingly raise the issue of the entitlement of all workers to a living wage.

The second trend being discussed by women's groups, the media, policymakers and others concerns the emerging distinction in the ways in which men and women vote — the gender gap. Many national women's groups have initiated voter registration projects and other actions to stimulate a sizable and definable women's vote. It is expected that the concerns of women about economic parity will play a major role in women's voting choices. For the first time, the possibility of women having a large measure of control — through the ballot — over the very programs which serve them is being supported in studies by various pollsters. Whether or not a direct correlation can be drawn between the "poverty gap" and the "gender gap" — or women's increasing sense of political empowerment — remains to be seen.

ELLEN SPITZ
Staff Coordinator
Illinois Task Force on Child Support

The major sources of poverty among women today in this country are the break-up of families, lack of adequate affordable day care and the low earnings of women. There are 1.2 million divorces a year nationwide. In Chicago, 42% of all births are illegitimate.

In 1978, one in five families was headed by a single parent. Most of those single parents were women. The risk of poverty to single mothers is six times greater than the risk to single fathers who head households. A divorced woman's income declines by 73% in the first year after divorce whereas a divorced man's income tends to increase by 42%. Of the 400,000 single mothers who head households in Chicago, 133,000 of them are at the poverty level.

These are only a few of the statistics that emphasize the deepening inequality between men and women. The picture worsens even more when a division is made between minority and white women.

These statistics are not just facts and figures. They are very real and immediate problems to women all over this country. In Chicago alone, the Illinois Task Force on Child Support has received numerous telephone calls from women who describe in detail the very statistics cited. Some of these stories are horror stories of women barely surviving in a system that works against them. We have spoken to women who have gone from upper-and middle-class lives and neighborhoods to welfare while their ex-spouses continue to live as they did before the divorce without contributing anything to the support of their children. Eleanor's story is an example of this. After separating from her husband, Eleanor found that she and her daughter could not maintain their home without the $340 per month child support plus payments for the house note and utilities that her husband was ordered to pay. Since Eleanor and her daughter are both diabetic and she is too disabled to work, they went on Public Aid. Eleanor told me she had to move to a basement apartment in a neighborhood where she feared for the safety of both herself and her child. Because of the rent she had to pay, she felt she did not have enough left over to provide the proper clothes for her child.

We have also spoken to women who can't escape the welfare system because they have young children at home whose fathers refuse to acknowledge paternity and support their own children. When Mary's child was born, the father decided he wanted nothing to do with the child. Mary went on aid when she had the child. Although the father admitted to her that it was his child and from time to time gave her some money for it, the payments were not regular and he never saw the child. When she threatened to take him to court for child support payments, he left the state. Although she knows what state he lives in, she has so far been unable to locate his address. She is still on aid.

Women call every day because they are afraid of being evicted from their homes due to lack of adequate income. Many of these women have ex-spouses who were ordered by the court to help pay child support. These ex-spouses are actively defying the court order and allowing their children to suffer. These women have tried again and again to collect child support through the court system. Each time the father was brought to court, he would make one payment and no more until brought back to court. Vicki was divorced in 1975 and her ex-husband was ordered to pay $440 a month in child support for their two children. He never paid the full amount to her and when the payments began to fall below $200, she brought him to court for the arrearages. He paid back some of the arrearages and then stopped paying altogether. By this time, Vicki found that she and her children could no longer afford to live in their neighborhood. Vicki and her children moved to another apartment after receiving eviction notices. In the meantime, she had been on and off aid and her case had been turned over to the State's Attorney's office of Child Support Enforcement. After missing a court date, Vicki discovered that in her absence, her ex-husband had managed to convince the court to lower the amount of child support paid each month to $260. Because her ex-husband was self-employed, she could not prove how much he was making. When she went back to the State's Attorney's office to find out about modifying the order, they told her they no longer handled modifications.

In cases where women are surviving, it is usually a long and difficult road. We've spoken to women who work night shifts just so they have a chance to see their children when they come home from school. One women even sleeps in shifts around the times her daughter is home from school.

The Illinois Task Force on Child Support is attempting to help these women by making a few basic improvements in the system. The Task Force helped draft the Income Withholding Law, is attempting to disseminate information about the law and is providing information, advice and referrals by telephone. In addition, we are monitoring the child support system in Illinois. A long range project is to consider alternatives to the present judicial enforcement system. The Task Force is also drafting new paternity legislation. Among the necessary changes, we are suggesting: (1) lengthening the two-year statute of limitations which has been declared unconstitutional; (2) establishing a consent procedure by means of registering paternity non-judicata; (3) mandating uniformity in ordering blood tests and providing for admission of blood test evidence.

Although this will help the problem somewhat, much more is needed. The Income Withholding Law is not enough. It doesn't provide any aid to women whose ex-spouses are self-employed. There is no easy method of modifying child support orders if expenses of the child increase as the child grows older. There are many ways of avoiding paying child support. Many fathers have hidden their assets, do not pay tax on their income, simply refuse to pay or move to another state. The Income Withholding Law does not apply to parents livng outside of Illinois. With new laws many of these fathers could be forced to pay the support they owe to their children.

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